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#### ABSTRACT

The materials reviewed for the bibliography may be useful for secondary schools, postsecondary institutions, and adult groups. Listings are offered under seven headings: comprehensive references; the individual consumer in the marketplace and in society; money management; consumer credit; buying goods and services (subdivided into housing; foods; transportation; clothing; health services, drugs, and cosmetics; recreation; furnishings and appliances; and insurance); savings and investments; and taxes. Within each category the citations are grouped into student references (printed materials only) and teacher references (printed and audiovisual material). Information includes author, title, name of publisher or supplier from whom materials may be ordered, publication date, cost, appropriate learning situations, the reading level, and an annotation. The seven appendixes include a guide for ordering materials, a list of publishers and suppliers, the evaluation instrument used in selecting items for the bibliography, a guide for determining reading levels for student references, a consultant list, and a list of Illinois consumer organizations. (Author/BP)



# An ANNOTATED **BIBLIOGRAPHY**

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# **CONSUMER** and HOMEMAKING **EDUCATION**



In Cooperation With University of Illinois Urbana, Illinois

State of Illinois

Board of Vocational Education and Rehabilitation Division of Vocational and Technical Education

1035 Outer Park Drive Springfield, Illinois 62706



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Appreciation is extended to the university project staff, DVTE personnel and others who devoted time and expertise to the success of this document.

Hazel Taylor Spitze
Project Director

Kathryn W. Smith Assistant Director



#### PREFACE

Materials included in this publication are those which have been reviewed and may be useful for secondary schools, post secondary institutions and adult groups. These references, most of which are dated 1969 or later, are grouped by subject area categories which follow the general provisions of the Vocational Educational Amendments of 1968 and the 1972 Guidelines for Consumer Education, Office of the Superintendent of Public Instruction, State of Illinois. Within each subject area are:

**Student References** 

Books and paperbacks

Pamphlets and periodicals

Games, si nulations and other printed materials

**Teacher References** 

Books and paperbacks

Pamphlets and periodicals

Bibliographies, Curriculum Guides and other printed materials

**Audio Visual Materials** 

Information given concerning the materials includes: author, title, stock number, city of publisher or supplier, name of publisher or supplier from whom materials may be ordered, date, description (size, number of pages, type of material, etc.), cost, suggested learners and the reading level. Some of the information has been abbreviated. The Key to Abbreviations is at the lower right on each right hand page.

For the purposes of this publication, these distinctions and definitions may be used:

Books have the familiar hard cover; paperbacks have a heavy paper cover.

Books and paperback books have a spine; pamphlets and periodicals do not.

Pamphlets will be the term used for materials which are often called booklets, brochures, leaflets, or folders.

Game: a contest conducted according to set rules and undertaken in pursuit of educational (or learning) objectives as well as for enjoyment.

Simulation: a pretense of an actual (or life) situation for the purpose of attaining some educational objective.

Self teaching instrument: any combination of materials through which a student may accomplish educational objectives without assistance.

For convenience in ordering desired materials, a complete list of addresses of publishers and suppliers is located on page 78. Complete addresses are not included in the annotation headings. Almost without exception publishers and suppliers prefer payment with orders for materials.

Cross referencing is included by using letters in the outside margin beside the annotation heading. The abbreviations for cross referencing are:

C	Comprehensive	I	Insurance
CC	Consumer Credit	IC	The Individual Consumer in the
Cl	Clothing		Marketplace and in Society
F	Food	MM	Money Management
FA	Furnishings and Appliances	R	Recreation
H	Housing	SI	Savings and Investments
HS	Health Services, Drugs and	T	Taxes
	Cosmetics	$\operatorname{Tr}$	Transportation

Most materials are available for reference or review (no sales) at the Illinois Curriculum Management Center. The few which are not available there are marked with an asterisk before the author's name. Mailing address for the I.C.M.C. is 1035 Outer Park Drive, Springfield, Illinois 62706. Visitors are welcome at the Illinois Curriculum Management Center, and are urged to phone 217-782-5695 to make arrangements for their visit. The Center is located at 216 East Monroe, Springfield, Illinois.



# CONSUMER EDUCATION PROGRAMS IN SECONDARY SCHOOLS

The primary objectives of consumer education programs in public schools, to be approved by the Division of Vocational and Technical Education, State of Illinois

- (a) Will encourage greater consideration of the social and cultural conditions and needs, especially in economically depressed areas.
- (b) Will encourage preparation for progressional leadership in home economics and consumer education.
- (c) Will be designed for youth and adults who have entered or are preparing to enter the work of the home.
- (d) Will be designed to prepare such youth and adults for the role of homemaker or to contribute to their employability in the dual role of homemaker and wage-earner.
- (e) Will include consumer education as an integral part thereof, including promotion of nutritional knowledge and food use and the understanding of the economic aspects of food use and purchase. (1968 Vocational Educational Amendments.)



# TABLE OF CONTENTS

ANNO	OTATIONS Page
C	OMPREHENSIVE REFERENCES
	HE INDIVIDUAL CONSUMER IN THE MARKETPLACE  ND IN SOCIETY
	The role of the consumer  Zeonomic process  Design making process (psychological, social, soci
	Decision making process (psychological, social, economic, legal factors)  Consumer resources and information  Consumer rights and responsibilities
	Consumer problems (fraud, trickery, misrepresentation) Buymanship
	Advertising Ecological concerns
M	IONEY MANAGEMENT
	Trusts Estate planning and wills
C	ONSUMER CREDIT
	UYING GOODS AND SERVICES
	Ownership or rental decisions Selection
	Financing Legal aspects Social and ecoromic problems
	Operating and maintenance Moving and settling Mobile homes
	Ecological concerns See also: Insurance
B	Packaging and labeling
	Standards Buying, storage, use Nutritional requirements
	Food stamps Ecological concerns



Se in: Ma	ANSPORTATION
La Sta Ca	OTHING
Pe Sa Se Qu Ca	ALTH SERVICES, DRUGS AND COSMETICS
Le Sel Ch Ho	CREATION
Sel Car Ser Sat Lig Wa Fin	rices
Au An Soc	SURANCE
Sav Sav Bar	IGS AND INVESTMENTS

-53



TAXES Computing taxes	.76
Tax laws	
APPENDICES	
A. ORDERING MATERIALS	.77
B. LIST OF PUBLISHERS AND SUPPLIERS	.78
C. EVALUATION INSTRUMENT	
D. DETERMINING READING LEVELS FOR STUDENT REFERENCES.	
E. CONSULTANTS	
F. ILLINOIS CONSUMER ORGANIZATIONS	



# **COMPREHENSIVE**

# Student Reference Books and Paperbacks

Better Business Bureau. Consumer's Buying Guide. New York: The Benjamin Co./Rutledge Book, 1972, 205 pp., pb, available only in quantities of 100 or more 85¢ each, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

A short description of the function of the Better Business Bureau is given. Material is presented on many facets of buying. Examples are TV sets, cars, clothes, home improvements, furniture, and appliances. Information on finding a place to live, the costs of renting and buying, life insurance, fire and theft insurance and health insurance is discussed. Included is a chapter jam-packed with information on home remedies, funerals, employment agencies, travel and travel agencies and many other areas. Highlights are listed at the end of each chapter. It is somewhat prescriptive.

Consumer Guide ed. Consumer Guide 1973 Consumer Buying Guide. New York: Pocket Books, 1973, new annually, 386 pp., il., pb, \$1.95, sg, i, m/f, sh, jc, ad, rl 12-13.

The purpose of this publication is to provide consumers with information so that they may become better shoppers. Fifteen popular types of merchandise are discussed, e.g., television sets, food appliances, home care products, and freezers. New trends are discussed and specific features are noted by brand names. Best buys are suggested. This book could be a helpful reference for consumers. Future issues will be published by the New American Library.

Consumers Union of U.S., Inc. Consumer Reports 1974 Buying Guide. Mt. Vernon, NY: Consumers Union of U.S., Inc., 1974, 448 pp., b, \$2.65, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This buying guide is primarily a collection of test reports and brand-name ratings carried in the regular issues of Consumer Reports. The contents are organized under the headings of Around the Home (household appliances, cleaning equipment, food, floor coverings, personal articles, workshop tools, and paints), Home Entertainment, Outdoor Recreation and Lawn Care, Consumer Information, and Automobiles. The introduction explains how

Consumers Union selects products for testing and what their ratings mean. Also included is a listing of other Consumers Union special publications. While the style of writing is somewhat tedious, the guide would be a useful consumer reference.

Editors of Fortune, The. Consumerism. New York: Harper and Row Publishers Inc., 1972, 113 pp., pb, 95 \( \nu, \text{ fc, sy, i, m/f, jc, ad, rl 14-15.} \)

A different approach to some nuch-discussed areas of consumerism, this book gives two sides of some of the most debated products which recently have been under attack by various consumer groups. The problems dealt with are phosphates in detergents, safety and advertising in toys, the hysteria about food additives, auto safety, the unhappiness with appliances, and the packaging dilemma.

Finkelstein, Milton and Nitzburg. Arthur. Living In a Consumer's World. New York: Globe Book Co. Inc., 1974, 406 pp., il., b, list price \$5.60, class price -\$4.20 [soft cover], fc, sg, i, m/f, sh, jc, ad, rl 8-9.

Living in a Consumer's World is organized into six units on buying cars, food, clothing, appliances, housing, and insurance. Other topics of consumer concern, such as credit, money management, and the effect of needs and wants on consumer decisions, are discussed in relation to the purchase of some of these items. Not included are health services, drugs and cosmetics, and recreation. The text presents primarily basic consumer information, with key terms defined both in context, and in a "mini-dictionary" included at the end of the book. Some statements involve value judgments. Important ideas are outlined at the end of each chapter.

		_	
ad	adult group	n.d.	not dated
A.V	audio visual	n.p.	no price
b	book	Pam	pamphlet
bw	black and white	ρb	peperback
C	color	per	periodical
c tp	cassetté tape	PP.	pages
fc	full class (25-30)	rec	record
fs	filmstrip	ri	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrument
jc	junior college	t	transparancy
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C.M.C.



Also at the end of each chapter are other exercises, a few of which actively involve the student, though most are questions for thought and discussion. A Teacher's Guide that includes a lesson plan for each chapter and an answer key to questions in the text is also available without charge.

Garman, Thomas E., Eckert, Sianey W. The Consumer's World. New York: McGraw-Hill Book Company, 1974, 451 pp., il., b, n.p., fc, sg, i, m/f, sh, jc, ad, rl 10-11.

The book is divided into three units: The Consumer, Effective Consumer Buying, and Consumer Planning For The Future. It begins with a discussion of the dilemma of the consumer and leads the student through a logical sequence of understanding the economy, consumer rights, and the consumer movement. Further discussion deals with how to become a better consumer, and delves into many areas of buying, using services, and consumer credit. There are two appendices—one deals with economic terms and concepts and the other lists names and addresses of agencies and organizations for consumer redress. A workbook, available with the text, has performance objectives for each chapter of the text, a self check of true and false questions, personal application, action involvement, and applied economics.

Jelley, Herbert M. and Herrmann, Robert O. The American Consumer. New York: Gregg Division/McGraw-Hill Book Company, 1973, 502 pp., il., b, n.p., fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This comprehensive text covers three main categories: money management, buymanship, and consumer issues. Individual topics include financial planning, budgeting, and decision making; the effects of advertising; savings and investment programs; life and health insurance; consumer credit; and sources of consumer protection and assistance. Buymanship in the areas of food, clothing, automobiles, housing, furniture, appliances, drugs, cosmetics, and recreation is discussed. Each chapter is followed by questions and activities for student evaluation. "Checking Your Reading" mainly tests for acquisition of information while "Consumer Problems and Projects" give students a chance to evaluate and apply learning to new situations. Information is complete and relevant,

Please refer to the List of Publishers. Page 78, for complete addresses of publishers and suppliers

but the writing style may seem tedious and lacking in interest to the average high school student. Might be best suited to junior college students or some adult groups. Student Activity Guide and Teacher's Manual and Key are available with text. The teacher's manual and key contains a suggested course outline with proposed time periods, instructional objectives, teaching suggestions, and chapter tests. The workbook contains activities which cause a student to use his reasoning.

Klein, David and Marymae. Supershopper. New York: Praeger Publishers, Inc., 1971, 170 pp., il., b with tm, \$5.95, sh, rl 11-12.

The book does not appear "text-bookish." The tone sometimes tends toward being outspoken, but generally a sound point is being made. The vocabulary and chapt a titles may add special appeal to "teens." Interests and real situations of teen-agers are included such as buying cameras or stereo systems, record club memberships and future insurance and college costs. Current topics are included such as interpreting advertising and gualantees, ecological implications, and the changing male and female roles in the family structure. Supplemental activities are given only in an accompanying teacher's manual.

Levy, Feldman, Sasserath. The Consumer in the Marketplace. New York: Pitman Publishing Corporation, 1970, 470 pp., il., b, \$7.84 (answer key #2013, \$2.00), fc, sg, i, sh, jc, ad, rl 11-12.

In logical sequence, the material covered in this text ranges from learning how to be a better buyer, to using and managing your income to the best advantage, to understanding your buying habits in relation to your goals and to the society in which we live. Each chapter is divided into study units with questions which include practical problems in arithmetic. At the conclusion of each chapter are two important features: a consumer guide which is a brief outline of material covered and a section labeled Caveat Emptor (Let the buyer beware.) which includes many valuable hints about buying and what to avoid. Examples of the units covered are the art and science of shopping, figuring credit costs, drug products, shopping for clothing, and buying your own home. Although some parts are prescriptively written, this book might be an aid in making consumer choices. It is relevant now and o one's future.



MM

IC

Margolius, Sidney. The Consumer's Guide to Better Buying. New York: Pocket Books, Inc., 1972, 436 pp., pb. \$1.25, fc. sg. i, sh. jc. ad, rl 12-13.

Detailed information is presented on how to shop for clothing, food and home furnishings. There are suggestions to help the consumer deal with problems of appliance repairs, auto and home operating expenses, and property, car, life, and health insurance. Also included, for consumer information, are the characteristics of synthetic materials, knits, cottons, bonded fabries, wool, and permanent press garments. The section on clothing provides guidelines for judging quality, fit, construction and where to buy. Flammability of various fabries and government regulations regarding it are discussed.

National Observer, The. The Consumer's Handbook II. Princeton, NJ: Dow Jones and Company, Inc., 1971, 205 pp., b, \$1.95, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The Consumer Handbook is a collection of consumer-oriented articles that appeared in The National Observer over a period from 1969-1971. Each is brief and concise, offering facts on a variety of consumer goods and services organized under the headings of Automotive, Education, Health and Safety, Food and Household, Investing, Recreation and Hobbies, and Miscellaneous. Although some value judgments are made, most points would be helpful and relevant to consumer decisions. The Handbook would be suitable as a reference for high school and junior college students, and for some adult groups.

\*Poriss, Martin. How to Live Cheap But Good. New York: American Heritage Press, 1971, 319 pp., il., b, \$6.95, fc, sg, i, sh, jc, ad, rl 7-8.

Written with wit and illustrated amusingly, the book contains practical information. It discusses leases, how to paint a wall, how to repair a leaky pipe, how to make your own furniture, the problems of moving, how to cook cheaper than your grandmother, and many more problems of renting and maintaining an apartment. It could be used with any group of young people but might be best suited for a group of young adults looking for their first home away from home.

Schoenfeld, David and Natella. Arthur A. The Consumer and His Vollars. Dobbs Ferry, NY: Oceana Publications, Inc., 1970, I-XII, 865 pp., il., b, \$6.00, fc, sg, i, m/f, sh, jc, ad, vl 12-13.

A text intended for use in both Consumer Education and Consumer Economies Courses, The Consumer and His Dollars covers such topics as money management, credit, savings and investments, fraud and deception, consumer protection, taxes, insurance, housing, and advertising. It also discusses buymanship in the areas of insurance, automobiles, appliances, furniture, food, and clothing. Questions in "A Consumer Understanding Check" require some analysis and application of learning to new situations. It includes a bibliography and glossary of key terms. Though the writing style is somewhat prescriptive, the text could be useful to advanced high school students and some adult groups.

Troelstrup, Arch W. The Consumer in American Society. Fifth Edition, New York: McGraw-Hill Book Company, 1974, 673 pp., c, il., b, tm, \$10.50 (tent.), fc, sg, i, m/f, sh, jc, ad, rl 13-14.

This is a "quality of life" approach to consumer education. The text examines economic institutions, changing social values, consumer credit, insurance, taxes, money management, decision making, advertising, consumer protection, investments and savings, and the buying of goods and services as they relate to personal lives. Questions for discussion, suggested projects and additional readings are included at the close of each chapter. Not included are the categories of furnishings, use and evaluation of equipment and appliances. Additional information included concerns the involvement of the Federal Government, the international scene, retirement budgets and what a consumer needs to know about the metric system.

ad	adult group	n.d	not dated
A.V	audio visual	n.p.	no price
b	book	pain	pamphiet
bw	black and white	ρb	paperback
C	color	D€.	periodical
c tp	cassette tapa	$\rho_{\mathcal{V}}$	nages
fc	full class (25-30)	rec	record
fs	filmstrip	rl	reading level
g	game	\$ <i>g</i>	smail group
i	individual	sh	senior high
il.	illustrated	sti	self teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in ( 2 M C



\*Warmke, Roman F., Wyllie, Eugene D., et al. Consumer Decision Making. Cincinnati, OH: South-Western Publishing Co., 1972, i-vi + 482 pp., il., b, \$6.20, fc, sg, i, m/f, sh, ad, rl 10-11.

The primary purpose of this text is to illustrate how individual consumer decisions affect and are affected by the total economy. The consumer aspects of economic process, advertising, legal relations, and money and banking are discussed. Also included are chapters on money management, investing, credit, housing, and insurance. The final segment of the book is devoted to buying guides for such items as food, clothing, home appliancer, automobiles, furniture, floor coverings, health services and drugs. Throughout the book, the main emphasis is on the analysis and application of economic principles to solving consumer problems. At the end of each chapter are questions for review and discussion, and some projects and problemsolving activities. While mo of the review questions are written on the first cognitive level, the remaining questions and activities offer some opportunity for analysis and application. The text would be best suited to more advanced high school students or some adult groups.

\*Warmke, Roman F.; Wyllie, Eugene D.; Wilson, Harmon W.; and Eyster, Elvin S. Consumer Economic Problems. Cincinnati, OH: South-Western Publishing Co., 1971, 665 pp., il., b, \$6.98, (workbook \$1.92, tests \$6\varepsilon), fc, sg, i, m/f, sh, jc, ad, rl 7-8.

This book would be a valuable resource in consumer education. Its emphasis is on understanding economic principles and business relations, and includes information that the individual would find helpful in his own personal dual role as consumer and producer, as citizen participator and manager of resources. Practical applications have taken precedence over theory. Included are facts, procedures, and practices which both attract the reader's attention and lead him into new expert ences. The spacing is divided so that the layout is varied with illustrations, charts, concise compilations of fact, cartoons, graphs, and vocabulary words in italics. Fictures aid in the change of pace. Each chapter is concluded with a study guide consisting of questions on the text, questions for discussion, problems to solve, and community problems and projects. There is a workbook to go with

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the book and a set of achievement tests.

# Student Reference Pamphlets and Periodicals

Alpha Pi Chapter of Delta Pi Epsilon at Northern Illinois University. Consumer Education Programmed Learning Instruction Booklets. St. Peter, MN: Delta Pi Epsilon, Inc., 1970, 16-68 pp., pam, sti, \$7.20 per set of 12 plus Instructor's Handbook. Single copies 50% to \$1.00, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This programmed learning text material provides one more option to achieve well stated behavioral objectives at an analysis level of development. The basic information is adequate for a comprehensive course of study. The study materials might be used as supplementary text materials, sources of review, a means of makeup work, a practice test, or a source of information to fill in specific gaps in information and understanding. The behavioral goals are well defined and applicable to the concepts in each of the handbooks. The materials are adequate but lack luster of writing style or innovative approaches.

American Association of Retired Persons and National Retired Teacher's Association. Your Retirement Consumer Guide. Long Beach, CA: AARP-NRTA. 1972, 47 pp., c, il., pam, free with AARP membership at \$2/yr., fc, sg, i, m/f, sh, jc, ad, rl 11-12.

A straightforward, factual guide written especially for the retired consumer. Includes information on buying such items as food, clothing, mobile homes, and automobiles. Also presents basic principles for selecting health care, handling funeral and burial arrangements, borrowing money, and filing consumer complaints. This might also be of value to more advanced students or adult groups interested in this area.

Bohlman, H. Mac and Bohlman, Herbert W. The Law For You. Chicago: Follett Educational Corporation, 1969, 66 pp., il., pam, n.p., fc, sg, i, m/f, jh, sh, ad, rl 8-9.

A practical, informal presentation is made of the reasons for laws, our system of courts, when a lawyer is needed, citizen's rights and legal protec-



tion, contracts and agreements, automobile privileges and the legal aspects of driving, marriage and the law, the legal involvements of buying and owning a home, and death and your will. The approach of making legal and vatid use of the law when needed could be utilized as a supplement to teaching many consumer units. Discussion questions and exercises are supplied for some units of study.

Consumers' Research. Consumer Bulletin Annual. Washington, NJ: Consumers' Research, Inc., 1972, per, \$2.95 or free with one-year subscription to Consumers' Research (formerly Consumer Bulletin) for \$8.00, fc, sg, i, m/f, sh, jc, ad, vl 12-13.

Consumer Bulletin Annual is a condensation of buying information and product ratings from previous issues of Consumer Bulletin. Also included is new revised material which, due to lack of space, is not contained in the monthly issues. The information presented is the result of testing a wide range of consumer products for efficiency, economy, convenience, reliability, conformity to advertising claims, and safety. Intended primarily as a reference, the annual would be useful to students investigating a particular consumer product, as well as to consumers actually preparing to make a purchase. Newer annuals may reflect the name change of the monthly publication.

Consumers' Research. Consumers' Research. Washington, NJ: Consumers' Research, Inc., per, \$8 for 1 yr. subscription, fc, sg, i, m/f, sh, jc, ad, rl 10-11

Consumers' Research (formerly Consumer Bulletin) includes test reports, ratings, and recommendations by brand for a variety of consumer products. Background information that could be used as a basis for consumer decisions is also presented for each product. Monthly features include ratings for current motion pictures and record albums on the market, as well as "Consumers' Observation Post," "Tips to Consumers," and "Off the Editor's Chest," articles that provide additional insights into consumer issues.

Consumers Union of U.S., Inc. Consumer Reports. Mt. Vernon, NY: Consumers Union of U.S., Inc., c, il., per, \$8 for 1 yr. subscription, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

Consumer Reports serves as a monthly guide to a variety of consumer goods and services, as well as giving advice on matters related to spending the family income. Product ratings and reports, based on laboratory tests and/or expert judgments of purchased samples, offer comparative buying information that can help the consumer gain satisfaction in the marketplace. This publication is an excellent reference for the consumer.

Corrick, Frank. Preparing for Your Retirement Years. New York: Pilot Books, Inc., 1972, 59 pp., pam, \$2.00, fc, sg, i, m/f, ad, rl 11-12.

This pamphlet, in a question and answer format, offers guidance for adults concerning preparation for retirement, investments, life insurance and annuities, social security, housing, and income taxes. The questions and answers, along with some sources of further information, are aimed at insuring a successful retirement and preparing retired persons for more effective consumer decisions.

Credit Union National Association. Consumer Facts. Madison, WI: Credit Union National Association, 1970's, il., pam, \$1.25, fc, sg, i, m/f, sh, jc, ad, rl 11-12, each pamphlet may be reordered at \$4.00/100 for quantities of 100-500.

This packet of twenty pamphlets covers a wide range of consumer topics, including credit, funerals and wills, buying meat, consumer organizations, Social Security and Medicare, money management, housing, insurance, buying and maintaining a car, Truth-in-Lending, warranges and guarantees, and care of durable press fabrics. Though they in some ways advertise credit unions, the pamphlets are comprehensive and factual. Prescriptive writing is offset by the importance of the content.

It group io visual k	n.d. n.p. pam	not dated no price
io visual	n.p.	no price
	•	
k	nem	
	pain	pamphlet
k and white	pb	pape back
)T	per	perio tical
ette tape	pp.	page:
class (25·30)	rec	record
strip	rl	reading level
18	sg	small group
vidual	sh	senior high
trated	sti	self-teaching instrument
or college	t	transparency
or high	tm	teaching manual
e and female	•	not in I.C.M.C.
ļ	or high	or high tm



HS

Educational Division, Institute of Life Insurance. Making the Most of Your Money. #103, New York: Institute of Life Insurance, 1973, 46 pp., il., pam, fc, sg, i, m/f, jh, sh, ad, rl 5-6, adult educators—up to 100 copies free, secondary teachers—maximum of 25 free.

Common money management problems facing families with limited incomes are related through five short narratives on the purchasing of a used ear, budgeting, spending for food, and buying on credit. Important points are reemphasized at the end of each chapter. Situations are realistic, presenting principles by which families can avoid overextending themselves financially.

Food and Drug Administration. Consumer Memo. Rockville, MD: U.S. Department of Health, Education and Welfare, Food and Drug Administration, 2 to 4 pp., c, il., per, free from any FDA office, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

FDA Fact Sheet and Facts from FDA are to be incorporated into Consumer Memo in the near future. Recent topics from these three publications have been: Self-Medication Problems, Nutrition Labels and USRDAs, Consumer Facts on Aspirin, Nutrition Labeling, Health Quackery, and Reporting to FDA. This publication is a good source of information concerning current problems, legislation and action as related to food, drugs, and cosmetics.

Food and Drug Administration. FDA Consumer. Washington, DC: Government Printing Office, 40 pp., il., per, \$6.50 for 10 issues annually, fc, sg, i, m/f, jc, ad, rl 13-14.

Information for consumers and issues of current concern to consumers are featured. Recent articles included these topics: Vaccines, An Update; Don't Let Foodborne Illness Spoil Your Christmas Feast; and Getting a Handle on Methadone. Regular features include: Regional Reports, State Actions, and Seizures and Postal Service Cases. The articles may be republished without permission.

Kiplinger Washington Editors, Inc. Changing Times. Washington, DC: The Kiplinger Washington Editors, Inc., il., per, \$6.00 for 1 year subscrip-

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tion, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Changing Times is a monthly magazine that offers economic advice as well as tips for consumers that include "best buys," buying guides, and facts and figures on new products. Some articles focus on current developments in the fields of education, medicine, and government. Regular features include "The Months Ahead," a look to the future in business and product development, "Things to Write For," recent reports, booklets and pamphlets readers can order, and "Your Questions Answered," replies to queries from readers. Current and relevant information combine with a readable style to make this an excellent resource for consumers.

Ratcliffe, Robert H., ed. Law and the Consumer. #2-32302, Boston: Houghton Mifflin Company, 1969, 98 pp., il., pam, \$1.20, fc, sg, i, m/f, jh, sh, ad, rl 8-9.

A publication developed by the Law in American Society Foundation, which is sponsored by the Board of Education of Chicago and the Chicago Bar Association, this pamphlet uses realistic case situations to explain the concepts behind consumer law, the influence of advertising on the consumer, consumer credit, sales contracts, and breach of contract. Each chapter includes questions to stimulate further thought, and suggestions for activities that allow students to apply learning to new situations. A readable style, and examples with which students can identify add interest to the learning process. This is part of the series, Justice in Urban America. Landlord and Tenant (see Housing) is also of consumer education interest.

\*Udvari, Stephen S. and Laible Janet. Buying Guides. Austin, TX: Steck-Vaughn Co., 1973, 112 pp., il., pam, \$1.44, fc, sg, i, m/f, sh, ad, rl 6-7.

Basic information is presented about several types of buying which a consumer is likely to do. Areas covered are how to buy wisely, smart food shopping, how to buy clothes, buying home furnishings, buying home appliances, and how to protect oneself from unscrupulous salesmen. This pamphlet is from the Family Development Series which was adapted from material produced by the R-D Project of the University Television Center. The University of Wisconsin—Extension. It is somewhat prescriptive.

COMPREHENSIVE

U.S. Department of Health, Education and Welfare, Administration on Aging. To Find The Way. #73-20807, Washington, DC: Government Printing Office, n.d., 34 pp., il., pam, 40¢, fc, sg, i, m/f, sh, ad, rl 11-12.

A straightforward and factual description of problems facing older Americans and services that can help alleviate those problems, this pamphlet explains the rights and benefits available to people of or approaching retirement age in the areas of income, health care, tax relief, housing, and food. Also included is a description of opportunities for active participation in the community, such as senior centers, jobs and volunteer work, adult education, libraries, museums, and theatres. Information is complete enough for related consumer decisions.

U.S. Department of Labor, Employment Standards Administration. The Law Against Age Discrimination in Employment. #1303, Washington, DC: Government Printing Office. 1970, 13 pp., il., pam, up to 50 copies free, fc, sg, i, m/f, jc, ad, rl 12-13.

An outline of the protection provided by the Age Discrimination Employment Act, how it is enforced, and procedure for filing a complaint against someone in violation of the Act. Also included is a brief description of the background against which Congress passed the Act, the results of studies of the employment problems of older workers prior to its passage, and some common stereotypes underlying job discrimination against older workers.

# Teacher Reference Books and Paperbacks

Aaker, David A. and Day, George S. Consumerism. New York: The Free Press, 1974, 460 pp., b, \$10.95, pb \$4.95.

This book presents a wide variety of articles written by such notable consumer advocates as Ralph Nader, Colston E. Warne, Senator Warren G. Magnuson, Jean Carper, and Mary Gardiner Jones. Some of the topics covered are deceptive advertising, food labeling, warranties, product safety, consumer recourse, and ecology.

Bell. Camille G. and Fallon, Berlie J. Consumer and Homemaking Education. #1234, Danville, II.: The

Interstate Printers and Publishers, Inc., 1971, xviii + 210 pp., \$3.50, fc, sg, i, m/f, jh, sh, ad, rl 8-9.

Values, management, and human development and interpersonal relations, identified by the Vocational Division of the U.S. O.lice of Education as the major concepts of Home Economics, are presented and applied to the subject matter areas of home management and family economics, housing, clothing and textiles, food and nutrition, and human development and the family. A series of case studies, each based on a family or individual problem, expand these concepts. The case studies include different stages of the family life cycle and various socio-economic levels. Emphasis is placed on decision making. Although mainly a teacher reference, the reading level makes this material appropriate for giving to students. Some suggestions are also given for supplementary activities and other uses of the case studies. Objectives from all levels of the cognitive domain are included, although evaluation involves primarily the first cognitive level. It is an effective consumer resource for the teacher.

Gordon, Leland J. and Lee, Stewart M. Economics For Consumers. New York: D. Van Nostrand Company, 1972, 719 p., b, \$10.95 tm \$1.50, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Areas covered in this book are: the role of the consumer, the forces influencing consumer demand, the consumer in the retail store, making consumer control effective, and sources of help for the consumer. The authors examine the impact of technological advances and the consumer's ability to judge various aspects of consumer goods such as safety, quality, and purity. Other areas covered are fraudulent selling practices, pricing practices, and many areas of personal finance which includes credit, insurance, home financing, and investments. Information is presented about the FDA and FTC. The function of these two government agencies and

ad	adult group	n.d.	not dated
$\mathbf{A} \cdot \mathbf{V}$	audio visual	n.p.	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp.	pages
fc	full class (25-30)	rec	record
fs	filmstrip	rl	reading level
g	game	Sg	small group
i	individual	sh	senior high
il.	illustrated	sti	self-teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C M.C.



Some of the problems they encounter are discussed. Other consumer protection efforts such as those made by the seller are outlined. Two important areas not covered are home furnishings and recreation. Retirement is touched on in a discussion of social security, and appliances are mentioned very briefly in one chapter. Questions for review and some project suggestions are given at the end of each chapter. An instructor's manual is available but was not sent for review. The book is generally considered a college text but could be used as a teacher reference and in some special situations by high school seniors.

\*Warmke, Roman F.; Wyllie, Eugene D.; Wilson, Harmon W.; and Eyster, Elvin S. Consumer Economic Problems. [See page 4.]

# Teacher Reference Pamphlets and Periodicals

Consumers Union of U.S., Inc. Teaching Tools for Consumer Education. Mt. Vernon, NY: Consumers Union of U.S., Inc., per, n.p., m/f, sh, jc, ad.

This is a monthly publication designed to help the consumer education teacher bring current consumer topics and meaningful student activities into the classroom. Featured regularly are discussion items; a "clearinghouse" for exchanging ideas, reporting developments, and listing meetings, seminars, and workshops in consumer education; and techniques for conducting a classroom experiment on a topic of particular consumer interest. Also included are resources that might be of use in a consumer education program. Teaching suggestions are interspersed throughout the materials.

Credit Union National Association, Inc. Everybody's Money. Madison, WI: Credit Union National Association, c, il., per, \$1.00 a year, 25¢ per copy, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This quarterly publication features articles on consumer rights and responsibilities, agencies for consumer protection, how to avoid fraud, trickery, and legal problems, legislation of consumer interest, and existing consumer organizations. It

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers.

also gives money-saving guides for purchasing goods and services. This is a colorfully illustrated periodical containing information that is timely and relevant to consumer decisions. This could serve as a teacher reference or as a resource for more advanced students.

Federal Trade Commission. Teaching Guide on Consumer Issues. Chicago: Federal Trade Commission, Chicago Office, 1973, set of 8 pams, one set free to teachers.

The information presented concerns these eight areas which are of interest to the FTC: consumer protection, deceptive practices, advertising, shopping for credit, Fair Credit Reporting Act and credit card regulations, Flammable Fabrics Act, labeling laws and antitrust laws. Background information is provided for each area. Also included are: the legislation involved, an overview of the problems, and agencies related to the FTC work. In addition, the pamphlets list principles and generalizations which may be used in teaching, learning experiences and suggested resources. Some include evaluation questions for students.

Mather, Mary E.; Sasse, Connie R.; and Spitze, Hazel Taylor; editors. Illinois Teacher. Urbana, IL: Division of Home Economics Education, University of Illinois, il., per, \$7.50/yr., \$21.00/3 yrs., 5 times a year, single copies \$1.75 (Special \$5/yr. for undergraduate and graduate students when ordered by teacher educator).

Vol. XIII, No. 2, November-December 1969.

This issue deals with Consumer Education in the Secondary Curriculum. Major objectives and content are presented as guides for teaching consumer education. Simulation techniques suggested include games, stories, and in-basket, and some detailed lesson plans are shown. An article by the Assistant Attorney General from the Consumer Fraud Division stresses the importance of reporting fraud.

Vol. XIV, No. 3, January-February 1971.

"Compradores Vivarachos" (Smart, Lively Shoppers) is a program for preparation of consumer education aides which grew out of work with adult sewing classes for Spanish speaking, low income homemakers. Other consumer topics in this issue are those related to single young adults, mini vacations, food consumption and trends, and decisions for contemporary living.



#### Vol. XV, No. 1, September-October 1971.

This issue shares ways in which teachers in a summer workshop thought excitement might be added in classrooms with group techniques that involve simulations and games. Games involving buying or renting, housing, credit, borrowing, shopping, pollution, automobiles, ready-to-wear, calories, and consumer complaints are included.

## Vol. XV, No. 2, November-December 1971.

Included in this issue is an extensive, annotated bibliography in consumer education of low reading level materials by Gail VanderJagt. Case studies and letters of consumer problems about mobile homes, buying a car, and other money management situations should be helpful to the teacher.

#### Vol. XVI, No. 2, November-December 1972.

This issue, titled Consumer Education and The Quality of Life, includes over a dozen articles such as, Nutrition and the Quality of Life, Ecology and the Home Economist, The Male Consumer, Legal Aid and the Low Income Consumer, Small Claims Court, A Medicine Show for Consumers, Fiber Characteristics—A Basis for Consumer Choice and Classroom Activities in Consumer Education.

#### Vol. XVII, No. 5, May-June 1974.

Management and consumer education receive top priority for this issue. Management projects included are for low income and the aged. Other articles relate to planning a recycling fair, high ability learners, enrichment programs, toy evaluation, a silent auction, teaching consumer education by direct mail letters, teaching techniques for value clarification, and the disadvantaged.

Money Management Institute. MMI Memo. Chicago: Household Finance Corporation, 1974, 4 pp., per, twice yearly, free.

This publication offers a variety of useful information in a concise, newsletter form. A recent issue included some predictions for 1974, a list of tips aimed at improving one's shopping skills, recent legislation concerning product safety and furniture industry guidelines, more informative appliance labels, some suggested teacher-student activities, and an article on the economic power of women.

# Teacher Reference Other Printed Materials

Bliss, Tamara; Hiss, Joanna; Scott, Kamins L.; and McIntyre, Janet. The Doing Book, An Experimental Approach To Consumer Education. Bedford, MA: Middlesex Community College, 1973, 114 pp., report of experimental project, \$3.50.

This self-explanatory title would be used most by persons working on a consumer education program for adults, but the techniques suggested could be helpful in teaching other groups. The manual contains twenty-two structured exercises for teaching money management, consumer protection, and credit. It is intended as a guide and should be adapted to one's needs.

Blucker, Gwen. An Annotated Bibliography of Games and Simulations in Consumer Education. Urbana, IL: Division of Home Economics Education, University of Illinois, 1973, 97 pp., pam, \$1.50 net

This bibliography of games and simulations is designed to aid teachers in selecting these teaching innovations for classroom use. By the use of a check list, the teacher is given information to judge or adapt the game or simulation to fit the consumer needs of the group.

Campbell, Sally R. Consumer Education in an Age of Adaptation. Chicago: Sears, Roebuck & Co., Consumer Information Services, 1971, 105 pp., teacher resource book, \$2.00 (single copy free to teachers).

This resource book would be helpful to a teacher in adapting consumer education to meet students' needs. Some areas that may need adapting are cultural, age differences, differences in learning

ad	adult group	n.d.	not dated
AV	audio visual	n.p.	no price
b	book	pam	pamphlet
bw	black and white	ρb	paperback
E	color	per	periodical
c tp	cassette tape	₽₽.	pages
fc	full class (25-30)	78C	record
fs .	filmstrip	r/	reading level
g	game	59	small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrumen
jc	junior college	ŧ	transparency
jh	junior high	tm	teaching manual
mif	male and female	•	not in I.C.M.C.



10 COMPREHENSIVE

abilities, and different economic backgrounds. Suggested learning experiences are given for various areas of consumer education. Examples are: managing resources, providing financial security, understanding the economy, using credit, and dealing with financial problems and crises. Devices for identifying, motivating, and evaluating students such as teacher questionnaire, student survey, opinionnaires, and consumer behavior questionnaires are included. There is a bibliography and suggested readings and finally a glossary of consumer terms.

Carr, Charlotte. "Something Old, Something New, Something Borrowed and Blue." Springfield, IL: Division of Vocational and Technical Education, 1974, resource packet, free.

This resource is based on some ideas from the Illinois Regional Consumer Education Workshops, Fall-1973. A bibliography including titles, prices and addresses is preceded by a list of some films that prove useful to consumer educators. Also included is a listing of packet materials, resource kits, and newsletters. Three educational games, a set of transparency masters, and "A Picture and A Story" add to the versatility of the booklet. A variety of innovative teaching ideas using various resources from a telephone directory, to a mail order catalog, to a textbook may prove helpful in revising some presentations.

Consumer Affairs, Office of. An Approach to Consumer Education For Adults. 4100-00001, Washington, DC: U.S. Government Printing Office, 1973, i-vi + 37 pp., pam, 80¢.

This publication is intended as a guide for organizing and establishing adult Consumer Education programs. The first chapter illustrates, through five case studies, some typical problems faced by adult consumers, and the subsequent need for consumer education. The following chapters discuss some special characteristics of adult students, content areas for consumer education programs, several aspects of designing an adult consumer education program, and the special needs of some adult consumers. The final chapter is an extensive listing of instructional resources. The consumer educator preparing to teach adults will find this interesting and well written pamphlet provides some useful insights.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers.

Credit Union National Association. Bibliography for Consumers. Madison, WI: Credit Union National Association, 1974, 48 pp., \$1.00, (less in quantities over 49).

Materials in 64 subject areas are listed with addresses for ordering, number of pages, date of publication, and cost information. Most of the materials have been published since 1970. Subjects range from child adoption and appliances to vitamins and wills. In addition, an index of recent Everybody's Money articles covers another 25 subject areas.

Edmondson, Dorothy J., and Swanson, Bettye B. Suggested Learnings: Consumer and Homemaking Education. Springfield, IL: Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, 1972, 279 pp., curriculum guide, free.

This curriculum guide developed by educators at Western Illinois University, is intended as a "point-of-reference" for helping the Consumer and Homemaking Education teacher plan a stimulating program. The guide covers nearly all pertinent consumer education topics, with the exception of decision making, and health services, drugs and cosmetics. Each is organized to include generalizations, behavioral objectives, student and teacher references, classroom experiences, and additional sources of information. Many techniques get students involved in real-life situations.

President's Committee on Consumer Interests, The. Suggested Guidelines for Consumer Education K-12. #404-344, Washington, DC: U.S. Government Printing Office, 1970, i-viii + 58 pp., curriculum guide, 65¢.

These guidelines are intended to assist teachers in establishing consumer education in the schools. It discusses approaches to teaching consumer education. considerations in building the curriculum tamong them instructional objectives, creating a climate for teaching and learning, activities that involve students, and using community resources). and suggested content areas for the curriculum. One chapter discusses the roles of the school administrator, teacher educator, classroom teacher. parents, students, federal, state, and local governments, consumer organizations, and the business community in consumer education. The final segment of the guide is an extensive listing of instructional resources. This is a very complete and useful tool for any consumer educator.



COMPREHENSIVE 11

Spitze, Hazel Taylor. Teaching Aids for Consumer and Homemaking Programs. Springfield, IL: Division of Vocational-Technical Education, Board of Vocational Education and Rehabilitation, 1972, i-vi and 146 pp., il., teaching aid, free, fc, sg, i, m/f, jh, sh, ad, rl for those portions for student use 5-6.

A collection of games and simulations in consumer education, this publication would be a valuable tool to the consumer education teacher. Teaching aids cover a variety of topics, including housing, credit, nutrition, money management, and consumer fraud, rights and responsibilities. Each offers an approach that is unique, and adds interest to the learning process. Some items may be reproduced and given directly to the student. Also included is an extensive Bibliography of Low Reading Level Materials in Consumer Education, by Gail VanderJagt.

#### **Audio-Visual Materials**

Chicago: Coronet Instructional Media, 1973, 10 c tp, 11 to 19 mins. 26 pp., tm, 20 pp., il., student response books, 30 included, \$85.00, replacement student books 10/\$6.25, fc, fcTitles and subjects of individual tapes are: The Consumer Game (Your Role As a Consumer) It's Your Money (Planning Budgets) Fact or Fluff (How to Use Advertisements) One Born Every Minute (Deceptive Advertising and Selling) Your Consumer Quotient (Getting What You Want) Before You Sign (What is Credit) Up To Your Ears (Managing Credit) The \$64.00 Question (Saving and Investing) See You in Court (Consumer Rights and Responsibilities)

Coronet Instructional Media. Consumer Sense.

Clear, pertinent information is presented on tapes and in the student books. Several attention-getting introductions are used. Realistic interviews generously touched with humor, and situations coordinated with the workbook provide ample interest for many students. Each tape has the same lesson on both sides so no rewinding is necessary. The tapes come in a compact, secure storage note-book. Careful previewing could help a teacher prepare students for the stop-and-work sections and to make the best use of the information from tapes and the teacher's manual. This is a very complete and well constructed set of materials.

The Complete Consumer (Self Testing Review)

\*Eye gate House. Managing the Family's Affairs. Jamaica, NY: Eye Gate House, n.d., 10 fs, \$7.00 each, c tp \$5.50 each, rec \$5.00 each, fc, sg, m/f, sh, ad.

The set includes:

X203B The New Home

X203C The Budget-Today and Tomorrow

X203D Cash and Credit

X203E How to Shop

X203F "Just Sign Here"

X203G As the Family Grows

X203H The Family and Its Legal Rights

X203I The Family and Its Legal Responsibilities

X203J Protecting What the Family Has

This set of filmstrips covers a wide range of censumer education dealing with such areas as marriage and housing, furnishings, budgeting, credit, shopping tips, installment buying, family planning, legal rights and responsibilities, and wills. Based on black and white pictures of selected slides and the printed script, these filmstrips appear to be up to date and could be useful as introductory material to various topics.

\*Klein, Easy. Consumer Education Series. #103439 (with rec), #102342 (with ctp), New York: McGraw-Hill Films, 1972, 6 c, fs with rec or c tp, 18 mins. each, tm, fs and rec \$78, fs and c tp \$90, as separate items: fs \$8.50, rec \$6, c tp \$7, fc, sg, m/f, jh, sh. Individual Titles Are:
The Consumer and the Government Money Is The Medium
Let The Buyer Beware
How to Buy Clothes
How to Buy Food
How to Buy a Used Car

Clear, complete, and factual information is presented. A wide range of information is given within each subject area. Several of the frames are presented in more than one film strip. A convenient secure storage notebook is provided. A teacher might wish to add information on recent changes in the retail food market and on federal odometer disclosure requirements. The series offers information on the following: making buying decisions, relevant aspects of financing and banking, rights and responsibilities of consumers, and government's responsibilities in protecting the consumer. Many of the consumers and some of the narrators in the series are teen-agers.



# THE INDIVIDUAL CONSUMER IN THE MARKETPLACE AND IN SOCIETY

# Student Reference Book and Faperbacks

Consumer Affairs, Office of. Guide to Federal Consumer Services. Washington, DC: Government Printing Office, 1971, 151 pp., pb, \$1.00, fc, sg, i, m/f, sh, jc, ad, rl 14-15.

Factual information is given on all government organizations and agencies which offer consumer services. For each agency these points are covered: organization, main purpose, principal laws administered, major functions for consumers, how performed, how enforced, how to obtain service, and publications available. This could be a very useful reference.

Leinwald, Gerald, The Consumer. New York: Pocket Books, Inc., 1970, 190 pp., il., pb, \$.95, fc. sy, i, sh, jc, ad, rl 10-11.

An introductory study to the difficulties the consumer faces as he tries to make wise choices from the many products on the market. The book is divided into two parts. Consumer problems are briefly reviewed in Part One. Part Two is a series of tifteen readings which offer assistance in consumer problem solving, consumer trickery and consumer aid. The readings do not attempt to provide solutions but only to create questions and doubts and cause the reader to search for more information. The book looks specifically at the problems of the poor.

Linder, Bertram L. Economics for Young Adults. New York: W. H. Sadlier, Inc., 1971, 325 pp., il., b, n.p., fc, sy, i, m/f, jh, sh, ad, rl 8-9.

Although the main focus of this text is on economic process, Part One deals with topics of particular interest to the consumer. Among them are advertising, credit, insurance, labeling, comparison shopping, grades and standards and government aids to the consumer. Parts Two-Pive include such topics as supply and demand, division

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

of labor, wages and salaries, labor unions, standard of living, businesses in America, economic activity, and urban economics. The writing style is sometimes prescriptive. Questions and activities at the end of each chapter are mostly for discussion, though so r do get the students actively involved. Also available is a Teacher's Guide, which includes objectives, content outline, techniques for helping to reach the objectives, and activities to reinforce those techniques. Student workbook not available for review.

Saalbach, William F. Economics For The Consumer. River Forest, IL: Laidlaw Brothers, Publishers, 1974, 96 pp., u., pb, \$1.38, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

Chapters are divided into sections ending with a few questions for review. There are ideas presented for the student to apply concepts learned and finally at the end of each chapter are questions and suggested projects and activities. Examples of material covered in the book are a comparison of basic economies, the American economy, monetary policy, inflation, and government spending and taxation. At the end of the book are listed some suggested readings and also a glossary of words commonly used in economics. This book is one of a series from The Consumer and the American Economy. The others were not available for review but should be available by summer, 1974.

The titles of the other books are: Managing Your Money and Credit; Learning to Be a Better Buyer; Consumer Rights and Protection; and The Consumer and Current Issues. There is a teacher's manual available for the five books in the series.

# Student Reference Pamphlets and Periodicals

American Bankers Association. Money and You. Washington, DC: American Bankers Association, n.d., 13 pp., il., pam, n.p., fc, sg, i, m/f, jh, sh, rl 9-10.

This simple, concise booklet offers an introductory overview of the various areas of the American economy. Some topics covered include the evolution of money, the Federal Reserve System, loans,



interest rates, economic growth, inflation, credit, American free enterprise, and our economic future. This booklet could be useful as starting point for a more detailed presentation.

Attorney General, Office of the. Your Protection Against Fraudulent Sales, Advertising and Loans. Springfield, IL: Assistant Attorney General of Illinois, n.d., 8 pp., il., pam, no charge for classroom quantities for use in Illinois, fc, cg, i, m/f, sh, jc, ad, rl 11-12.

Explanations are given of the ways the Attorney General's Office has assisted and plans to continue to assist consumers. Actual cases are the bases for the factual presentations of nine common fraudulent schemes. Specific points are given which can aid consumers in knowing and insisting upon their rights.

Bete, Channing L., Co., Inc. About Man's Economic Wants. Greenfie d, MA: Channing L. Bete Co., Inc., 1973, 15 pp., il., pam, \$1.00, fc, sg, i, m/f, sh, jc, rl 13-14.

In a fast moving, easy-to-follow way, this pamphlet discusses the central economic problem—unlimited wants vs. limited resources. The cartoon-like illustrations aid in explanation of such topics as productivity and resource allocation, factors of production, the population problem, the Law of Diminishing Returns, and some major features of present day production. Although the reading level is quite high, this booklet could have some usefulness in high schools.

Bete, Channing L., Co., Inc. About the Nature of Economics. Greenfield, MA: Channing L. Bete Co., Inc., 1971, 15 pp., il., pam, \$1.00, fc, sg, i, m/f, sh, jc, rl 12-13.

This pamphlet offers a firm foundation for the teaching of economics. Its cartoon-like illustrations aid in understanding the specific principles. This booklet explains the definition of economics; some basic economics; the economic theory—both micro and macro; the division of economics—production, exchange, distribution of income, consumption, and regulation and control; the difference between economic theory, applied economics, and economic ethics; and some reasons to study economics.

Bete, Channing L., Co. Inc. Know Your Legal Rights. Greenfield, MA: Channing L. Bete, Co. Inc., 1973, 14 pp., c, il., pam, \$1.00, (less in quantities over 75), fc, sg, i, m/f, jh, sh, jc, ad, rl 7-8.

An introductory study or overview is given of contracts, installment buying and tenant-landlord relationships and rights. Many other legal rights are also included in this cartoon illustrated pamphlet.

Bete, Channing, L., Co., Inc. 138 Ways to Beat The High Cost of Living. Greenfield, MA: Channing L. Bete Co., Inc., 1972, 15 pp., c, il., pam, \$1.00 (less in quantities over 75), sg, i, m/f, jh, sh, jc, ad, rl 8-9.

The "138 ways" include suggestions in these categories: food, transportation, clothing, recreation, furniture and appliances, and shelter. Cartoon characters add interest to the short and specific suggestions.

Bete, Channing L., Co., Inc. That's What America's All About. Greenfield, MA: Channing L. Bete Co., Inc., 1973, 15 pp., il., pam, \$1.00, (less in quantities), fc, sg, i, m/f, jh, sh, rl 10-11.

This pamphlet offers valuable basic information on economic processes in appealing cartoon-like illustrations. In its easy-to-understand approach, this booklet presents some information about our basic economic needs and the goal of our economic system to meet them. Also included are some factors of production; a description of the "free enterprise" system and its attempt to provide quality goods and services at a reasonable price.

act	adult group	n d.	not dated
AV	audio visual	n p	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c $tp$	cassette tape	pp	pages
1c	full class (25-30)	10C	record
1s	filmstrip	11	reading level
y .	game	5 <i>9</i>	small group
•	ındividual	sh	senior high
il	illustrated	sti	self teaching instrument
įС	junior college	t	transparency
jh	junior high	tm	teaching manual
m·f	male and female	•	not in LC M.C.



Bete, Channing L. Co., Inc. 20 Ways Not to be Gypped. Greenfield, MA: Channing L. Bete Co., Inc., 1969, 15 pp., c, il., pam, 25½, fc, sg, i, m/f, jh, sh, jc, ad, rl 3-7.

Clever and clear, though prescriptive, methods to detect and avoid twenty common "gyps" are given. Examples of the "gyps" are: sympathy approach door-to-door sales, fuel saving devices, and "free inspections" of roofs or furnaces. The pamphlet may be obtained free from the Assistant Attorney General of Illinois for use in Illinois.

R Better Business Bureau. Tips on Considering a Franchise. #298, Chicago: Better Business Bureau of Chicago, 1973, 2 pp., c, pum, 5¢, sg, i, m/f, ad, rl 9-10.

A brief explanation of franchising is given and questions are asked concerning the company being considered, the product, the sales area, the contract and assistance available to franchise holders. The pamphlet may serve as an overview of franchising and possible problems for franchise holders and could be useful to persons considering a franchised business as secondary income or as retirement income.

Better Business Bureau. Tips on Refunds and Exchanges. #207, Chicago: Better Business Bureau of Chicago, 1972, 4 pp., c, il., pam, 5¢, fc, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

This brief pamphlet discusses return policies which a store may grant and the circumstances under which a consumer is entitled to return an item. The pamphlet could be useful as consumer information and in the area of consumer responsibility. The pamphlet is also available in Spanish.

Consumers Education and Protective Association. Consumers Voice. Philadelphia: Consumers Education and Protective Association, 4 pp., il., per, \$3.00 per year, 25¢ single copy, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This newspaper would be of interest to students wanting to learn about the activities of a non-profit consumer action group. The articles and pictures are concerned with actions taken to protest or resolve consumer complaints.

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Cooperative L: ague of the USA. Fact. Northfield, IL: Field Service Department of Cooperative League of the USA, n.d., 2 pp., c, il., pam, 5¢, fc, sy, i, m/f, sh, jc, ad, rl 8-9.

A brief overview is given of the workings of cooperatives. An explanation of the refund system is included along with a listing of some of the kinds of businesses which cooperatives operate. This could serve as an introduction to the cooperative.

Cooperative League of the USA. Ours, How to Organize a Consumer Co-Op. Washington, DC: Cooperative League of the USA, 1971, 27 pp., pam, 75¢, sg, i, m/f, sh, jc, ad, rl 11-12.

Factual, step by step information on organizing a cooperative is given with rationale and references. Ideas relating to specific kinds of cooperatives are included.

Credit Union National Association, Inc. Complaint Directory. Mudison, WI: Credit Union National Association, Inc., 1974 updated annually, 56 pp., pain, \$1.00 (less in quantities over 49), sg, i, m/f, jh, sh, jc, ad.

Designed to help consumers with problems, this pamphlet contains addresses of many companies that produce consumer products or provide consumer services, names of the companies' top officials, and government agencies and officials concerned with consumer problems. The editors suggest some procedures to use locally if a consumer problem arises and some tips on stating one's case to company officials. Also discussed is the importance of including consumer groups in a consumer's complaint procedure.

Cuban, Larry ed. Buyers Beware. Glenview, IL: Scott, Foresman and Company, 1972, 48 pp., c, il., pam, 75¢, tm, 87¢, fc, sg, i, sh, rl 9-10. (rl & stated by editors, Dale-Chall formula)

This pamphlet is part of the series, "People and the City." The series is designed for low achievers in grades 9-11 and focuses on life in the city. Meaningful iessons could result from using the stories and reprints in the pupil's book with helps from the manual. Teacher Tactics. The teacher's manual covers five student books from the series and includes 5 to 7 pages per student book with additional pages of cost questions and resource materials. The student book has questions following each chapter,



a glossary, and a crossword puzzle. Information on such topics as product code dating systems and a successful cooperative may need to be investigated and related to local situations.

Dasmann, Raymond F. An Environment Fit For People. #421, New York: Public Affairs Committee, Inc., 1968, 28 pp., il., pam, S5¢, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

The author defines and describes conservation today in four places—cities, rural lands, wilderness and marine environment. Examples of what is being done and what is needed are given for each of the sub-topics. These include: ecology, population and environment, air poliution, water pollution, solid wastes, urban open space, city planning, soil erosion, conservation of rangelands, and forest conservation. The ultimate conclusion is that each individual can no longer ignore the situation and he must work now for the kind of conditions he wants.

Federal Trade Commission. Consumer Alert. Washington, DC: Federal Trade Commission, monthly, 4 pp., il., per, free, (request subscription form, FTC Office of Information) fc, sg, i, m/f, sh, jc, ad, rl 12-14.

Topics of consumer concern are presented. Recent topics included information on vocational schools and on health clubs, consumer education programs for Pacific Northwest Indians, and the work of the Consumer Product Safety Commission. This publication could be useful for providing a sampling of consumer problems and programs across the country.

Federal Reserve Bank of Boston. Counterfeits. Boston, MA: Federal Reserve Bank of Boston, n.d., 2 pp., il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

A brief explanation of the counterfeiting of bills is given with clear illustrations. The illustrated section could be used with junior high school students or students with a reading level lower than the one indicated. Also included are suggested procedures to follow if a person receives such a counterfeit.

Federal Trade Commission. Here's the Story from the Federal Trade Commission. Washington, DC: Federal Trade Commission, n.d., 2 pp., il., free, also in Spanish, fc, sg, i, m/f, sh, ad.

This concise pamphlet outlines some useful steps to follow in supermarket shopping. Although it is written prescriptively, this flyer offers a consumer alternatives to unfair sales.

Food and Drug Administration. We Want You To Know About FDA. Chicago: Food and Drug Administration, Region V, 1973, 16 pp., c, il., pam, free from any FDA office, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The background and establishment of the Food and Drug Administration are given. Laws enforced by FDA are listed along with the types of products they are concerned with, and the duties of FDA workers. Information is included about how a consumer may report a problem to the FDA, and how consumers can help protect themselves.

Food and Drug Administration. We Want You to Know What We Know About the Laws Enforced by FDA. Chicago: Food and Drug Administration, Region V, n.d., 2 pp., c, il., pam, free from any FDA Office, fc, sy, i, m/f, sh, jc, ad, rl 12-13.

These are the major laws enforced by FDA which are included: The Food, Drug, and Cosmetic Act; The Fair Packaging and Labeling Act; The Radiation Control for Health and Safety Act; The Public Health Service Act; The Tea Importation Act. Some other general duties of the FDA are included.

ad	adult group	n d	not dated
AV	audio visual	n p	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp	pages
fc	full class (25 30)	rec	record
15	filmstrip	rl	reading level
9	game	sg	small group
,	individual	sh	senior high
il	illustrated	sti	self teaching instrumen
jc	Junior college	t	transparency
jh	junior high	tm	teaching manual
m'f	male and female	•	not in I C M C



Food and Drug Administration. Who Reports Complaints to FDA? You. Chicago: Food and Drug Administration, Region V, 1973, 2 pp., c, il., pain, free, fc, sq, i, m/f, sh, jc, ad, rl 10-11.

The when, what, why, where and how of consumer complaints are given. The types of products subject to FDA laws and regulations are listed. Specific steps are given and items of necessary information are listed for use when reporting a problem. A mail-in consumer complaint form is included.

Illinois Retail Merchar.s Association/WLS Radio Anti-Shoplifting Campaign. Everything Has a Price. Chicago: Illinois Retail Merchants Association, n.d., 6 pp., c, il., pam, 25¢ (less in quantities over 100), fc, sg, i, m/f, jh, sh, rl 5-6.

The serious subject of stealing is considered in attention-getting illustrations. Some facts are given about merchants' rights and practices, arrests, and some of the legal consequences involved. The pamphlet is part of an anti-shoplifting packet which includes decals, posters and buttons. Complete information can be obtained from the I.R.M.A. Pamphlets may also be available from local merchants or police departments. The pamphlet could be useful in the teaching of consumer responsibility.

Illinois State Bar Association. Know Your Lawyer. Springfield, IL: Illinois State Bar Association, n.d., 2 pp., c, il., pam, free in quantities for school use, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

The question, "When do you need a lawyer?" is answered and several such situations are described. Some of the situations involve consumer interests. Consideration is also given to choosing a lawyer, the fees involved, and a lawyer's duty to the client. The pamphlet could be a useful piece of consumer information.

Institute of Life Insurance. The Search for Economic Security. New York: Institute of Life Insurance, 1973, 63 pp., il., pam, free, jc, sg, i, m/f, sh, jc, rl 11-12.

This pamphlet offers a good bit of economic

Please refer to the List of Publishers Page 78 for complete addresses of publishers and suppliers

history ranging from colonial times to the depression, to today. One chapter deals with how Americans protect their economic security today. Included in that chapter is an easy to understand chart listing economic security problems with solutions according to one's personal position.

Keep America Beautiful, Inc. "71 Things You Can Do to Stop Pollution." New York: Keep America Beautiful, Inc., n.d., 8 pp., pam, single copy free, 5¢ each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Working with the theme, "People start pollution. People can stop it," specific suggestions are given for these groups: homeowners, concerned citizens of all ages, and public officials. Information is included concerning activities of the sponsoring agency.

Major Appliance Consumer Action Panel. Warran- FA ties and the Consumer. Chicago: Association of Home Appliance Manufacturers, n.d., 12 pp., pam, n.p., fc, sy, i, m/f, sh, jc, ad, rl 11-12.

This pamphlet contains very complete information for consumers and considers a variety of circumstances related to the need for warranties. The information is based on recommendations on warranties develoyed by the Major Appliance Consumer Action Panel. An explanation is given concerning the make-up of the MACAP and its activities. The pamphlet concludes with special information for these uses: 1) considerations before buying a product and its warranty, 2) information for servicing. This pamphlet could be useful in the study of warranties and the study of buying major appliances.

Margolius, Sidney. The Responsible Consumer. #453, New York: Public Affairs Committee, Inc. 1972, 20 pp., c, il., pam, 25¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Changes in products and increasing use of credit have made the job of being a responsible consumer more difficult. Several of the newer laws are described with the reasons for their need and the ways that they can help consumers. Specific suggestions are given to help a person become a more responsible consumer with improved buying practices. Sixteen agencies and organizations which assist consumers are described. Many include the specific field of interest of an agency and an address.





National Business Council for Consumer Affairs. Guidelines on Advertising Substantiation. #0300-00365, Washington, DC: Government Printing Office, 1972, 22 pp., pam, 40¢, fc, sg, i, m/f, sh, jc, ad, rl 15-16.

The guidelines are intended to promote ultimate consumer satisfaction with products and services as related to consumers' understanding of claims made for them. The importance of advertising for both buyer and seller is discussed, and businessmen are urged to protect and preserve the integrity of consumer advertising. Thirteen suggested precautions are given, and the authors urge advertisers to observe them when making claims in consumer advertisements. Examples are included of seven manufacturing businesses which operate within the guidelines. Although the reading level is extremely high, the information could be of value to some high school students. The booklet could be of value in presenting an overall picture of advertising and its relation to the consumer.

National Business Council for Consumer Affairs. **Product Warranties.** #5274-00007, Washington, DC: Government Frinting Office, 1972, 26 pp., c, pam, 30¢, fc, sg, i m/f, sh, jc, ad, rl 14-15.

The authors urge businesses to examine their warranty practices from the consumer's viewpoint and urge the adoption of nine stated recommendations. The recommendations, if adopted by businesses, would clarify many problem areas. Although the reading level is excessively high, much good information concerning warranties is covered, and the report could be of value in presenting the overall relationship between business and the consumer.

National Business Council for Consumer Affairs. Responsive Approaches to Consumer Complaints and Remedies. Washington, DC: Government Privileg Office, 1972, 16 pp., c, pam, 70¢, fc, sg, i, m/f, sh, jc, ad, rl 16-17.

Recognition of the importance of customer good will is the basis of this business-oriented report. Three recommendations are given for businesses wishing to improve their complaint remediation procedures. Two interesting case studies of businesses with strong consumer satisfaction policies are included. Despite the excessively high reading level, the report could be of value in presenting the overall relationship between business and the consumer.

National Business Council for Consumer Affairs. What Does Advertising Do For The Consumer? Washington, DC: Government Printing Office, 1972, 14 pp., pam, 35¢, fc, sg, i, sh, jc, ad, rl 12-13.

This booklet was prepared as a resource paper with the objectives of 1) picturing the consumer's perception and use of advertising and 2) establishing that the service advertising performs for the consumers is at least comparable in value to the service it performs for manufacturers. The consumer is pictured as an intelligent person, and the filtering and perception processes, described as being used by the consumer, reflect the intelligent consumer's awareness and capabilities in decision making. Consideration is given to 6 social criticisms of advertising, e.g., "Advertising over-persuades." The booklet could be of value in presenting an overall picture of advertising and its relation to the consumer.

Pearson, Craig; Morrill, George; and Peck, David. Today's Economics. Columbus, OH: American Education Publications, 1971, 64 pp., il., pam, 45¢, fc, sg, i, m/f, jh, sh, rl 11-12.

This pamphlet offers some point of view and a variety of case studies for student understanding. Each study is presented in a thought provoking manner. Some of the selections have specific questions aimed at the student's personal values. This pamphlet deals with economic principles, including allocation of resources, prices, and government regulation.

Public Affairs Committee, Inc. A New Look at Cooperatives. #487, New York: Public Affairs Committee, Inc., 1972, 28 pp., il., pam, 35¢ (less in quantities), fc, sg, i, m/f, sh, jc, ad, rl 12-13.

Reasons are given for interest in the organization of cooperatives. The variety of consumer goods

ad	adult group	n d.	not dated
AV	audio visual	n.p.	no price
b	book	pam	pamphlet
bw	black and white	рb	paperback
C	color	per	periodical
c tp	cassette tape	pp.	pages
fc	full class (25-30)	rec	record
fs	filmstrip	rl	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	sti	self teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in LC.M.C.



and services with which cooperatives often deal is discussed. The method of operation is described along with advantages to participants. Sources of further information concerning specific types of cooperatives are listed.

Saunders, Allen and Ernst, Ken. Beware of "Bait and Switch" and Phony Business Opportunities. Washington, DC: Federal Trade Commission, n.d., 18 pp., il., pam, up to 30 copies free, fc, sg, i, m/f, jh, sh, jc, ad, rl 4-5.

This reprint of a Mary Worth adventure from the newspaper comic page shows "bait and switch" and phony work-at-home schemes in action. This believable story can show the effect of a few such schemes on the life of a vulnerable young person. With a more durable cover on this pamphlet, it could be a useful addition to the supplemental library.

Special Service Supply. Fundamental Forms Skill Text. Huntington, NY: Special Service Supply, 1973, 33 pp., il., pam, \$1.50, fc, sg, i, m/f, sh, ad, rl 9-10.

This basic skill text offers basic and pertinent exercises aimed at introducing the student to all types of forms, from writing a check to sending a telegram. This booklet helps the student to become more familiar with the vocabulary and use of many forms and also to realize the value and the consequence of a form before actually completing the required data. Its varied contents could prove useful for some specific adult groups.

\*Udvari, Stephen S. Where To Go, Who To See, What To Do. Austin, TX: Steck-Vaughn Company, 1973, 96 pp., il., pam, \$1.44, fc, sg, i = f, jh, sh, ad, rl 7-8.

This pamphlet is a straightforward and rather complete guide to consumer services, including social, health and medical, employment, legal, and recreational. The tone is optimistic, and the advice as to how these services can help solve consumer problems is sound. Space is provided where students can record the addresses and phone numbers of services in their locale. The pamphlet would be an excellent tool for teaching consumer resources and information.

Please refer to the List of Publishers. Page 78. for complete addresses of publishers and suppliers.

U.S. Department of Labor. The Federal Wage Garnishment Law. WH #1279, Washington, DC: U.S. Department of Labor. Employment Standards Administration, Wage and Hour Division, 1971, 2 pp., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 13-14.

Garnishment terminology is clarified and provisions of the law are given. Basic information is included as are sources of further information.

U.S. Department of the Treasury, Secret Service. Know Your Money. #4806-0002, Washington, DC: Government Printing Office, 1971, 20 pp., c, il., pam, 40¢, (single copy free from the U.S. Department of the Treasury.) fc, sg, i, sh, jc, ad, rl 10-11.

Large and clear illustrations on detecting counterfeit bills and coins are given with suggestions of what a consumer might do if confronted with such counterfeits. Safeguards against forgery of government checks and proper endorsement procedures are also included.

U.S. Postal Service, Mail Fraud Laws. #3900-0231, Washington, DC: Government Printing Office, 1971, 28 pp., c, il., pam, 20¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Twenty-three common frauds which often involve materials sent in the mails are factually described. These are consumer, business opportunity, medical, and self improvement frauds. The method in which the scheme operates is described along with possible ways to avoid being victimized. Also included are overviews of 39 additional common frauds which postal inspectors investigate.

# Student Reference Other Printed Materials

Chapman, Byron: Copeman, Kent; Schulz, Louis; and Schulz, Catherine. Consumer Buying, Basic Numbers and Money. #AR304, Galien, MI: Allied Education Council, 1971, 146 pp., il., workbook, \$1.75, sg, i, m/f, ad, rl 3-5.

This programmed workbook is part of the Mott Basic Language Skills Program and is designed for adult basic education. It could also be useful with selected secondary students. The exercises require the student to read advertisements and work with stated prices. Many of the exercises are concerned with buying consumer goods, others are basic



arithmetic and use of money. Despite some outdated prices, the workbook could provide valuable exercises in buymanship.

Olsen, Arthur R. Beat The Market. Cincinnati, OH: South-Western Publishing Company, 1973, kit of 5 simulations, tm, \$38.00, fc, m/f, sh, jc, ad. rl of student materials 7-9.

The titles are:

"Love Bugs"-Limited Market

"Poncho"-Limited Competitive Market

"Wall Street" - Competitive Exchange Market

"Peanuts" - Competition or Subsidy

"Apartment Rental"—Competition or Control

The preface to the teacher's manual states purposes and gives suggested classroom uses. The purposes of the simulations are to help students gain an increased understanding of methods of price determination through supply and demand exercises and deductive reasoning. These understandings are relevant to consumer education. The simulations could be used with this publisher's book, Economics -Principles and Applications. The format and playing principles are the same for all simulations, so that all students might not need to play all five simulations to gain the desired understandings. The teacher's manual goes into great detail analyzing the results of the simulations and gives information as to the conclusions which students should derive from the experience. Up to 42 students may play. Consumable materials may be reordered. Careful previewing and thorough understanding by the teacher before classroom use seem essential.

U.S. Department of Commerce. All You Will Need to Know About Metric. Washington, DC: Metric Information Office, National Bureau of Standards, n.d., 1 pp., il., chart, free, fc, sg, i, m/f, jh, sh, jc, ad, estimated rl 5-6.

Explanation is given of the decima' base of the metric system. Common units and their equivalents are listed. The chart may be reproduced for classroom use. This could be a useful introduction to the metric system.

U.S. Department of Commerce, National Bureau of Standards. Metric Conversion Wallet Card. Washington, DC: Government Printing Office, 1972, 2½ x 3½ inch plastic wallet card, 10¢, i, jh, sh, jc, ad.

Formulas for converting to and from metric

measures are given for length, area, mass, volume and temperature. Abbre tation symbols are included. The wallet cards may also be available from some U.S. Army representatives for school distribution.

# Teacher Reference Pamphlets and Periodicals

Consumers Federation of Illinois. Guide to Consumer Services. Chicago: Consumers Federation of Illinois, 1972, 20 pp., pam, \$1.00 (quantity discounts, free to C.F.I. members).

The guide includes a subject area index with consumer agencies listed according to their responsibilities and activities. A second section is an alphabetic listing of government and private organizations and agencies with addresses and descriptions of their work.

\*Educational Relations Department, J. C. Penney, Co. Forum—Consumer Behavior: What Influences It? New York: J. C. Penney, Co., Spring/Summer 1971, 25 pp., c, il., per, \$1.25 (may be available from local J. C. Penney stores).

In "Consumer Behavior: What Influences It?" Forum expands on the area of consumer behavior. Such articles as "Consumer Education vs. Consumer Information," "The Role of Advertising," "Psychological Factors in Consumer Behavior," "The Consumer in the Marketplace," and "Consumer Decision Making Process," provide insights into factors related to and affecting consumer behavior. Includes an insert for students that is a buying guide for electric hair curlers.

ad	adult group	n.d	not dated
AV	audio visual	n p	no price
h	book	p <b>a</b> m	pamphlet
bw	black and white	pt	paperback
C	color	per	periodical
c tp	cassette tape	pp.	pages
fc	full class (25 30)	rec	record
fs	filmstrip	ri	reading level
g	game	<b>S</b> 9	small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrument
ic	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C M.C



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\*Educational Relations Department, J. C. Penney, Co. Forum—Updating Consumerism. New York: J. C. Penney, Co., Fall/Winter 1972, 25 pp., c, il., per, \$1.25 (may be available from local J. C. Penney stores).

"Updating Consumerism" focuses on what Forum believes to be an important facet of consumer education—an awareness of the basic consumer issues that confront our society, and the implications these issues have for each consumer. Features include "Exploring Consumer Issues," "The Psychology of Involvement," "Consumerism—Analysis and Implications," and "What Are Local Consumer Attitudes?" Contributions by authors with varied backgrounds make this issue a stimulating collection of views on consumerism.

Federal Trade Commission. Don't Be Gypped. Consumer Bulletin #8, GPO#1800-0122, Washington, DC: Government Printing Office, 1972, 6 pp., pam, 10¢ (single copy free from FTC, multiple copies may be requested from FTC for teacher education).

Two lines of defense are outlined for consumers who don't want to be gypped with schemes such as "bait and switch." Helping to protect consumers from such schemes is included in a summary of Federal Trade Commission responsibilities. A brief history of the FTC and other consumer protection organizations is given. Addresses of FTC Regional Offices are listed.

Federal Trade Commission. Guard Against Phony Ads. Washington, DC: Federal Trade Commission, n.d., 24 pp., il., pam, single copy free, multiple copies may be requested for teacher education.

Examples of eleven scles and advertising schemes, such as the food freezer plan, name referral selling, schools that guarantee employment, and bait and switch are explained. The pamphlet makes effective use of humor with an appealing writing style to specify types of consumer frauds and also specifies the behavior to guard against them. The pamphlet is intended to be supplied as a teacher reference, but students would also find it interesting.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

Federal Trade Commission. Know Your Rights Under the Fair Credit Reporting Act. Consumer Bulletin #7, GPO #1800-0138, Washington, DC: Government Printing Office, 1972, 4 pp., pam, 10¢. A single copy is free from FTC and multiple copies may be requested for teacher education.

The protections legislated for consumers in the Fair Credit Reporting Act of 1971 are stated as 15 rights. Clear definitions of terms used in credit reporting are given. A checklist gives important items for a consumer to remember when exercising his rights. Also helpful is a list eovering what the Fair Credit Reporting Act does not do. The pamphlet could be a useful resource for senior high or adult students studying credit rights.

Federal Trade Commission. List of Common Deceptions. Washington, DC: Federal Trade Commission, n.d., 11 pp., il., pam, single copy free, multiple copies may be requested for teacher education.

Overviews of twenty-six common deceptions are given. Deceptive guarantees, "free" goods, contest "winners," health producing products, and labeling deceptions are among those included. An understanding of these deceptions could help a consumer avoid being victimized by them.

Federal Trade Commission. Unordered Merchandise. Consumer Balletin #2, Washington, DC: Government Printing Office, 1972, 4 pp., pam, 10¢, FTC will send a single copy free; multiple copies may be requested from FTC for teacher education.

Section 3009 of the Postal Reorganization Act is stated and interpreted for consumers. This factual information clarifies legal and illegal mailings of merchandise and the consumer's response to both. FTC's background and interest in the unordered merchandise problem is explained.

Federal Trade Commission. Protection For The Elderly. Consumer Bulletin #9, GPO #1800-0124, Washington, DC: Government Printing Office. n.d., 9 pp., pam, 15¢ (single copy free from FTC).

The pamphlet is written more for friends of the elderly than specifically for the elderly and could be useful for those who work with older people. Seven examples of typical fraudulent schemes frequently attempted with older citizens are given, e.g., health improvement products and "vanity" book publishing. Tips are given to the readers which, if followed,



could decrease the likelihood that elderly friends will be victimized.

Uhl, Joseph N., ed. The Journal of Consumer Affairs. Columbia, MO: American Council on Consumer Interests. 100 pp., per, \$10.00 calendar year membership.

The journal is published semi-annually and articles cover a wide range of consumer interests and concerns. Book reviews are included. Subscription is obtained with membership in the ACCI. Membership also includes nine Newsletters and three issues of Forum each school year; these publications feature research reports, teaching ideas, reports of legislation, news of other consumer organizations and resource materials.

#### Teacher Reference Other Printed Materials

Changing Times Education Service, Editors of. Consumer Law. Washington, DC: Changing Times Education Service, 1973, 6 part resource kit, includes 5 student booklets each for 30 students, \$69.50, replacement booklets in sets of 5 per student \$1.50 per set, fc, sg, i, m/f, sh, jc, ad, rl of student material 9-10.

The kit contains four packets of imaginative material to aid in teaching consumer law. These packets are: The Right To Be Informed, The Right To Safety, The Right To Choose, and The Right To Be Heard. Packets contain booklets, transparency masters, simulation game, exercise sheets, a bulletin board kit, and a reading and resources list. Also included are a teacher's guide and a record entitled, "Buyers' Bill of Rights: Unfinished Business," which is used as an introduction to the unit.

Changing Times Education Service, Editors of. The Marketplace. Washington, DC: Changing Times Education Service, 1971, 4 part resource kit, includes 2 student booklets each for 30 students, \$44.50, replacement booklets in sets of 2 per student 80¢ per set, fc, sg, i, m/f, jh, sh, jc, ad, rl of student material 6-7.

Three of the four parts contain material for student involvement. They are: How to Use Advertising, Safeguards for Shoppers, and Avoiding

Gyps and Frauds. Examples of some materials used in the packets are transparency masters, wall charts, reading and resource lists, simulation game, record, booklets, and student activities file. A teacher's manual is included. The kit should be a most useful aid in stimulating interest in the classroom.

New York, The University of the State of. Law and the Consumer. Albany, NY: New York State Education Department, Publications Distribution Unit, 1973, 99 pp., il., curriculum guide, 75¢.

This module was prepared for use within the state of New York and especially for use with disadvantaged and/or inner city students. The material could be useful with other student groups, also. The change from "buyer beware" to more responsibility on the part of the seller as provided by law is viewed as an interesting and relatively new concept to be investigated. The material in the module could provide a background of opportunities for bringing the actual experiences of students and their families into classroom discussions on responsibilities of buyers and sellers. Twenty-eight topics are considered; e.g., which contracts must be in writing, dangers a consumer must guard against, and how government agencies can aid the consumer. The topics are expanded with: 1) understandings (to be investigated), 2) suggested activities, and 3) sources.

Penney, J. C., Company, Inc. Insights Into Consumerism, Understanding Advertising. New York: J. C. Penney Company, Inc., Spring/Summer 1973, 50 pp., c, il., portfolio, \$1.25 (may be available from local J. C. Penney stores).

This portfolio provides background for teachers and learning experiences for students. These topics are included: the functions of advertising, introduction of a product into the marketplace, codes and

ad	aduit group	n d	not dated
AV	audio visual	n.p	no price
b	book	pam	pamphlet
bw	black and white	ρb	paperbeck
C	color	₽θſ	periodical
c tp	cassette tape	ρp.	pages
fc	full class (25-30)	rec	record
ts.	filmstrip	rl	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrumen
jc	junior college	t	transparancy
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M.C



guidelines, and current advertising issues. Each of the sections could be used alone. A teacher may wish to update the advertising section to help students to become fully aware of new issues. Scripts for radio or television with visual materials are in the portfolio. Several pages are suitable for reproduction for use with an overhead projector or with individual students.

\*Penney, J. C. Inc. Insights Into Consumerism: Understanding Our Economy. #84075, New York: J. C. Penney Inc., 1972, teacher resource kit, free, loan from local stores or \$1.25.

This resource kit offers some helpful background information to be used when teaching a unit concerning inflation and the stabilization of the rise in wages and prices. The packet includes a folder with simple examples of economic theories, a set of transparencies and charts with a TV script, and a student questionnaire. The implications of the Consumer Price Index are also discussed.

\*Penney, J. C., Co., Inc. Women and Retail Credit. #84337, New York: J. C. Penney, Co., Inc., 1973, resource packet, c tp, \$1.70, free loan from local J. C. Penney stores, fc, sg, m/f, ad.

A careful preview of this material might aid in its usefulness and presentation. Probably most valuable to adult women's groups, this material covers the present status of retail credit for women, state laws and historical aspects of financial obligations, guidelines for exploring laws within each state, and a discussion representing many points of view on the topic.

#### Audio Visual Materials

Changing Times Education Service, Editors of. Let's Go Shopping. Washington, DC: Changing Times Education Service, 1973, 2 c, fs with 2 rec \$39.00, 2 c, fs with 2 c tp \$43.50, fc, sg, i, m/f, sh, ad.

Students will find these dramatizations of comparison shopping, hunting bargains, buying at the

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

supermarket, evaluating services, and making a complaint are a unique and stimulating demonstration of the need to be alert and knowledgeable in the marketplace. In addition to helping develop shopping skills, this audio-visual resource encourages students to formulate and clarify their own values related to buying. The Guide to Teaching presents key concepts and generalizations, questions for review and discussion, and suggested activities that involve students in real-life learning experiences, Supportive material includes  $8^{1/2} \times 11$  charts, exercises for review, an inventory of shopping attitudes, values and habits, and a reading and resources list.

Changing Times Education Service, Editors of. Typical Gyps and Frauds. Washington, DC: Changing Times Education Service, 1973, 2 c, fs with 2 rec \$39.00, 2 c, fs with 2 c tp \$43.50, fc, sg, i, m/f, sh, jc, ad.

Typical Gyps and Frauds is designed to help students learn to recognize and avoid schemes and deceptive practices and to develop a healthy skepticism toward the marketplace. Some frauds that high school students and young adults are likely to encounter are dramatized in the filmstrips. The Guide to Teaching includes key concepts and generalizations, review and discussion questions, and some interesting learning experiences for each situation. A set of charts and outlines, exercises for review, and a reading and resources list complete the unit. This is an excellent resource that could be adapted and used in a number of ways.

\*Churchill Films. Buy Buy. Los Angeles: Churchill Films, 1973, 20 min., c, 16 mm., film, \$230, rental 3 days \$21, fc, sg, m/f, jh, sh, jc, ad.

By seeing actual commercials in production and hearing interviews with the ad makers, some of the subtleties of phrasing and technique used in advertising may become more clear to consumers. This is a very interesting presentation. A study guide accompanies the film. The film could be useful in helping consumers to become more aware and more discriminating.

\*Cost of Living Council. Food and Money. #30156, New Hyde Park, NY: Modern Talking Ficture Service, Inc., 1973, 17 min., c, film, free, sg, fc, i, m/f, sh, jc, ad.



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Timely infernation concerning the current rise in food costs is presented. The economic processes and other factors involved in price determination are shown in a clear and believable way. The risks and uncertainties of the food production business are considered along with the necessity of the middle-man functions. The farm to table route is shown in an interesting and informative manner. The film could increase the consumer's understanding of supply and demand, price increases and the importance of consumer choices in the marketplace. The film is timely, colorful and appealing.

Doubleday Multimedia. How To Be A Loser. Santa Ana, CA: Doubleday Multimedia, 1972, 17 min., 65 frames, c, fs, tm, #73061 rec \$13.50, #73062 c tp \$15.50, fc, sg, i, m/f, sh, jc, ad.

Many of the sales techniques and advertising gimmicks used by con men and bunco artists are shown, e.g.: "free" gifts, referred selling, work-at-home, and job promises. The examples show deceptive methods used to get consumers to sign on the dotted line. With careful previewing a teacher could make excellent use of these realistic examples, perhaps using just a few at a time for clarity and maximum understanding. Attention to key phrases used in the common frauds could help students learn warning signals to guard against fraudulent situations in which they might be losers. The teacher's manual includes some additional activities.

Doubleday Multimedia. The Law and Your Pocket-book. Santa Ana, CA: Doubleday Multimedia. 1972, 15 min., 70 frames, c, fs, tm, #73051 rec \$13.50, #73052 c tp \$15.50, fc, sg, i, m/f, sh, jc, ad.

A trusting, unaware couple finds they are victims of "bait-and-switch" and "lo-balling" schemes. Laws which are intended to protect consumer rights are explained, e.g.: postal laws, laws covering labeling, lending, guarantees, and promises. Seven organizations which may be sources of possible help to consumers are listed. Two of these are the Small Claims Court and the Legal Aid Society. Some suggestions are given to the couple who are ready to become more informed and active consumers. By previewing the filmstrip carefully, a teacher may be better able to relate the given information to local situations and local sources of consumer information and assistance. The filmstrip could be used in smaller segments concentrating on specific topics. The teacher's manual includes some suggested activities.

\*Eye Gate House. Consumer Education: Buying Right. #449, Jamaica, NY: Eye Gate House, n.d., c, 39-42 frame fs, c tp, set of 6 fs and 3 c tp \$62.75, individual fs \$8.25, individual c tp \$5.50, fc, sg, i, m/f, jh, sh.

Individual Titles Are:

X449A Deciding to Buy

X449B How to Shop

X449C Traps to Stay Out Of

X449D Getting What You Really Wunt

X449E Recognizing Real Bargains

X449F How to Buy

On the basis of preview pictures and written narration, the set appears to have a clear and logical sequence, and realistic examples for the points of buymanship being emphasized. The interests of teen-agers are considered and teenagers are featured in the examples.

\*Eye Gate House. Introduction to Economics. #X453, Jamaica, NY: Eye Gate House, n.d., set of 6 fs with 3 c tp, \$62.75, individual fs \$8.25, individual c tp \$5.50, fc, sg, i, m/f, jh, sh.

Individual Titles are:

X453A What is an Economy?

X453B What is Money?

X453C What We Buy and Sell

X453D The Economy of the Community

X453E We Are The Economy

X453F Financing a Country

On the basis of a partial set of black and white pictures and written narration, this set could be valuable as introductory material to a more in-depth study of consumer education. In a simple and easy to understand way the filmstrips cover the economic flow of money, the evolution of money, the buying and selling of goods and services, the interdependency of society, price comparison and competition, and taxation. Careful previewing could be useful in preparing for its presentation,

#### **KEY TO ABBREVIATIONS**

ad	adult group	n.d	not dated
A V	audio visual	n.p.	no price
b	book	pam	pamphlet
bw	black and white	ρb	paperback
c	color	per	periodical
c tp	cassette tape	pp.	pages
tc	full class (25 30)	rec	record
fs –	filmstrip	r!	reading level
g	game	sg	small group
i	individual	sh	senior high
ıl	illustrated	sti	self-teaching instrumen
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C M C



31

\*Eye Gate House. "Let The Buyer Beware." #211, Jamaica, NY: Eye Gate House, n.d., c, 49 to 55 frame fs, rec or c tp, set of 6 fs and 3 c tp \$47.50, set of 6 fs and 3 rec \$46.00, individual fs \$6.00, individual c tp \$5.50, individual rec \$5.00, fc, sg, i, m/f, jh. Individual Titles Are:

X211A Everything Is Not What It Appears To Be

X211B Can You Believe Advertising?

X211C Johnny Has One!

X211D Measures, Values and Bargains

X211E Use, Quality and Service

X211F Is It Safe!

On the basis of preview pictures and written narration, the set appears to have a clear and logical sequence, and realistic examples for the points of consumer information being emphasized. There are several examples given using toys and other items of interest to consumers in the pre- or early teen years. Careful previewing could aid in determining introductory remarks suited to the viewing group.

\*Film Fair Communications. The Buy Line. #C206, Studio City, CA: Film Fair Communications, 1972, 14 min., c, 16 mm. film, \$180, rental \$15, fc, sg, m/f, jh, sh, jc, ad, Spanish version is available.

This consideration of advertising includes psychological and fantasy appeals, disclaimers, and false and misleading statements. Consumers are interviewed. They share their opinions about advertising and discuss their personal criteria for judging advertising. Actual ads (with product names masked) are used. Seven questions which could be used after viewing accompany the film.

\*Film Fair Communications. Foot In The Door. Studio City, CA: Film Fair Communications, 1972, 9 min., c, 16 mm. film, \$140, rental \$15, #C210. Champaign, IL: University of Illinois Visual Aids Service rental #03808, \$6.65, fc, sg, m/f, jh, sh, jc, ad, Spanish version available from Film Fair.

A pushy fraudulent door-to-door salesman is stopped by an alert and informed consumer. Typical tricks of low-principled peddlers are shown. The film could be useful to students who may not realize that such situations occur as well as to students who must deal with the situations regularly.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

\*Film Fair Communications. There Is A Law Against It. #C209, Studio City, CA: Film Fair Communications, 1972, 8 min., c, 16 mm. film, \$115, rental \$10, fc, sg, m/f, sh, jc, ad, Spanish version is available.

Problems and appropriate solutions are shown regarding these 4 areas: legality of departure from a price given in a written estimate, wage garnishment, small claims court, right to cancel certain contracts within three days. The situations are based on California law. Teachers in other states may wish to compare and contrast situations. The film emphasizes that it is the consumer's responsibility to take advantage of such laws and that no law can protect a consumer from himself.

\*Film Fair Communications. This Is Fraud! Studio City, CA: Film Fair Communications, 1972, 8 min., c, 16 mm. film, \$115, rental \$10, #C211. Champaign, IL: University of Illinois Visual Aids Service rental #03806, \$6.05, fc, sg, m/f, sh, jc, ac Spanish version available from Film Fair.

Examples are given of fraudulent door-to-door sales and other frauds involving cars, television sets, and home improvements. Methods of possible recourse are described. Emphasis is given to danger signals which if recognized, could have helped to stop each fraud.

\*Film Fair Communications. Your Right To A Hearing. Studio City, CA: Film Fair Communications, 1972, 9 min., c, 16 mm. film, \$130, rental \$10, #C207. Champaign, IL: University of Illinois Visual Aids Service rental #03807, \$6.35, fc, sg, m/f, jh, sh, jc, ad, Spanish version available from Film Fair.

Cases of wage garnishment, repossession of a refrigerator, and eviction due to non-payment of rent serve as an introduction to the main case which concerns the purchase of a guitar. A court scene is used as is a believable session with a judge and two lawyers. This film might be useful following another film, "There Is A Law Against It."

\*Guidance Associates. Buyer Beware. #403640 (fs with rec) or #403657 (fs with c tp), Pleasantville, NY: Guidance Associates, 1972, 8 min., fs, \$16 or \$18, jc, sg, i, m/f, sh, jc, ad.

This fast moving, easy to follow presentation gives a good example of the "bait and switch" trick involving a young couple. Some examples of decep-



tive advertising, fraudulent claims, misrepresentation, and some tips on food buying also add to the value of the filmstrip. A teacher's booklet includes an introduction to the filmstrip with some suggested questions and projects and the filmstrip script which could be useful in supplementing the learning experience.

\*Guidance Associates. Money Well Spent. #403517 (fs with rec) or #403525 (fs with c tp), Pleasantville, NY: Guidance Associates, 1972, 8 min. fs, \$16.00 or \$18.00, fc, sg, i, m/f, sh, jc, ad.

This appealing presentation is a thought provoking view of advertising. Some examples of impulse buying reflect the powerful effect of advertising on the sometimes naive consumer. Some emphasis is placed on fulfilling individual needs and values by careful decision making. A teacher's guide includes a summary of the contents of the filmstrip, suggested questions and projects and the filmstrip script.

\*Journal Films. Consumer Power: Advertising. Chicago: Journal Films, Inc., 1971, 22 min., 16 mm., c, film, \$155. Champaign, IL: University of Illinois Visual Aids Service rental #53763, \$10.70, fc, sg, m/f, sh, jc.

This cleverly prepared film holds attention by combining valuable information with entertaining music and lyrics concerning consumerism. Deceptive advertising puts more responsibility on the consumer to interpret the advertising, use the information given, recognize empty slogans, and to take action when needed. Ralph Nader, and Ted Factor, a representative of the advertising business, give commentaries on such things as misleading advertising, stimulation of consumption, and the role of the consumer. Some emphasis is placed on the information obtainable from home economics and consumer education courses. The film is open ended to encourage discussion. By carefully previewing the film, a teacher could help the class gain maximum benefit from the information presented.

National Association of Manufacturers, The. The American Economic Series—Set I. Introductory Economics. #101945 (with rec), #102241 (with cassette), tm, New York: McGraw-Hill Films, 1973, 4 c. fs, (61 to 85 frames) with rec, n.p., with c tp, \$71.75, fc, sg, m/f, jh, sh. Individual Titles Are: The Economy and You

Comparative Economic Systems
How To Manage Your Income
Personal Economic Security

Factual and complete information is provided on introductory economics, the economic process and personal economics. The film strips are color drawings. The material is interrelated and could be of interest to students who are already motivated to investigate the subject. The information can be useful to consumers.

\*National Bureau of Standards. True Standards. Washington, DC: National Bureau of Standards, 1954, 12 min., c, f, free, fc, sg, m/f, sh, ad.

This film is particularly relevant to consumers because of the inclusion of some basic information on the metric system. The film is appealing to students, not technical but informative. It would be useful for an introductory lesson on the metric system.

Sears, Roebuck and Company. Anatomy of a Sale. Chicago: Sears, Roebuck and Company, 1972, c fs, rec, Study Guide and Reading Script, n.p., fc, sg, m/f, jh, sh, ad, rl 8-9.

The Anatomy of a Sale examines the interaction in a buying/selling situation, as well as the roles of buyer and seller—how they operate, relate, complement each other, or come into conflict. A Study Guide and Reading Script includes behavioral objectives for the unit, a short pretest, student activities, six sales situations for analysis, a glossary of terms, and a crossword puzzle that could be used in evaluation. These materials could be adapted and made relevant to adults or vocational students interested in sales. Because a large amount of information is included in the filmstrip, it may be more effective presented in two or three segments.

•	male and female	•	not in I.C.M.C.
jh	junior high	tm	teaching manual
ic	junior college	t	transparancy
il	illustrated	sti	self teaching instrumen
i	individual	sh	senior high
g	game	39	small group
fs	filmstrip	rl	reading level
fc	full class (25-30)	rec	record
c tp	cassette tape	PP.	pages
C	colo:	per	periodical
hw	black and white	ρb	peperback
b	book	-	pemphist
	audio visual	r: p.	no price
ad	adult group	n.d.	not dated



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# MONEY MANAGEMENT

# Student Reference Books and Paperbacks

Hastings, Paul and Mietus, Norbert. Personal Finance. New York: McGraw-Hill Book Company, 1972, 472 pp., il., b, tm, \$9.95, fc, sg, i, jc, ad, rl 12-13.

This book is concerned with property and income as related to the individual's own financial problems. The objectives are cognitive at a level of synthesis and affective to the level of receiving an awareness of response. One aspect concerns how to enjoy property in retirement and dispose of it to heirs. It could serve as a guide for personal financial decision.

Laas, William. Managing Your Money for Retirement. New York: Popular Library, 1970, 159 pp., il., pb, 95¢, fc, sg, i, m/f, ad, rl 9-10.

This book offers some reassurance and optimism to the candidate for retirement. Although physically it lacks durability, its contents give valuable guidelines for a successful and happy retirement. Some important areas covered include housing, medicare and medicaid, social security benefits, annuities, pensions, and choosing a second career.

Margolius, Sidney. How To Make The Most of Your Money. New York: Hawthorn Books Inc., 1972, 227 pp., pb, \$3.95, fc, sg, i, sh, jc, ad, rl 9-10.

This book covers many areas of money management including stretching your income, how to increase insurance coverage while cutting premiums, building a savings program, meeting a "nancial crisis, and wise use of credit. There is a discussion on why people have money problems and where one could go to get help. Some of the agencies discussed are family and government agencies, credit unions, and labor unions. Particular attention is given to financial problems of young families, relationships involving money values between parents and adolescents, working wives, and college expenses.

Thal, Helen M. and Holcombe, Melinda. Your Family And Its Money. Boston: Houghton Mifflin Co., 1973, 294 pp., il., b, \$5.40, fc, sg, i, sh, jc, ad, rl 9-10.

This book will help students view money in terms of family living. Discussed are some facets of how money affects the family, such as the social and economic setting in which tamilies live, management in family living, and financial information to aid in decision making. The last part of the book gives information about extra reading, a list of teacher references, teaching materials, games and multi-media kits, learning packets, pamphlets, periodicals, transparencies, and addresses for teaching material. Selection of basic material is good but writing style is in typical textbook form.

West, David A. and Wood, Glenn L. Personal Financial Management. Boston: Houghton Mifflin Company, 1972, I-IV + 705 pp., n.p., fc, sg, 1, m/f, jc, ad, rl 12-13.

The purpose of this text is to present basic concepts in financial management that can be used as a framework for personal financial decisions. It offers complete and in-depth information on many aspects of personal finance, including managing cash income, controlling expenditures, taxes, investments, owning a business, insurance, and providing retirement income. Some of the case studies at the end of each chapter give students a chance to analyze and apply learning to new situations. Personal Financial Management is an advanced text, and best suited to college students or some adult groups.

# Student Reference Pamphlets and Periodicals

Action for Independent Maturity. Aim's Money Management Guide. Washington, DC: Action for Independent Maturity, 1972, 330 pp., il., pam, single copy free, fc, sg, i, m/f, ad, rl 11-12.

This paniphlet offers a step-by-step plan to help insure financial security for later life. Aimed at the 50 and older adults, this booklet offers suggestions for taking an inventory of what one has and for predicting what one will realistically need to aim at meeting one's goals.



Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

Associated Credit Bureaus, Inc. How to Manage Your Money Cleverly. Houston, TX: Associated Credit Bureaus, Inc., 1972, 10 pp., il., pam, n.p., fc, sg, i, m/f, jh, sh, rl 9-10.

This brief pamphlet gives some helpful guidelines concerning taking an inventory of finances, tips for using credit and figuring the cost of credit, and some precautions to take infore you sign. A chart that lists types and sources of credit and a concise explanation of some common types of loans are given. Also included is a personal budget worksheet.

R \*Bete, Channing L., Co., Inc. Time . . . Your Greatest Asset. Greenfield, MA: Channing L. Bete Co., Inc., 1970, 15 pp., il., pam, 25\(\ell\), fc, sg, i, m/f, jh, sh, rl 6-7.

In a simple presentation of cartoon-like characters, this pamphlet enables one to reevaluate his/her distribution of time. Some helpful tips on budgeting time in order to accomplish the most with the least amount of time and energy are outlined. This pamphlet could best be used in conjunction with units covering value clarification.

Bete, Channing L., Co., Inc. You Can't Take It With You. Greenfield, MA: Channing L. Bete Co., Inc., 1969, 15 pp., il., pam, 25¢, (less in quantities over 100), fc, sg, i, m/f, jh, sh, rl 8-9.

This pamphlet is factual, short, and very clear. It specifically covers wills and trusts in a very simple manner. High school students could benefit from its definitions, alternatives, and summaries.

Cohen, Jerome B. Personal Money Management. Washington, DC: The American Bankers Association 1970, 63 pp., il., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This valuable pamphlet offers useful guidelines to aid in successful personal money management. Although sometimes prescriptive, this booklet offers some clear and concise factual information concerning regular savings, planned spending, home ownership, insurance, education, lavesting, credit buying, one's net worth, estate planning, and making the most of one's money. Also included is a variety of helpful charts that aid in money management.

\*Educational Relations Department, J. C. Penney, Co. Forum—Value Clarification. New York: J. C. Penney, Co., Spring/Summer 1972, 25 pp., c, il., per, \$1.25 (may be available from local J. C. Penney stores.)

This issue of Penney's Forum entitled "Value Clarification" explores many aspects of valuing. Articles discuss what values are, ways of closely examining personal values, and how to cope with conflicts that arise between traditional values, and the changing attitudes of the day. One feature of particular consumer interest is entitled "Values and Consumer Decisions," and deals with social trends and how they are manifested by consumers. The entire issue provides informative and stimulating reading for the consumer educator preparing to deal with values in the classroom. Also included is a consumer buying guide on health insurance that could be removed and given to students.

Federal Reserve Bank of New York. Keeping Our Money Healthy. New York: Federal Reserve Bank of New York, 1970, 15 pp., il., pam, single copy free, fc, sg, i, m/f, jh, sh, rl 9-10.

With clever illustrations and simple and clear terminology, this pamphlet explains the forms that money takes, its use as a medium of exchange, and the value of a dollar. In a simple analogy with a huge machine, our economy concerning recession and inflation is described. Some background on how the Federal Reserve System works and how it affects money and credit is presented in a very comprehensible way.

ad adult group	n d	not dated
A V audio visual	nρ	no price
h book	pam	pamphiet
bw black and white	pb	paparhack
c color	per	periodical
c tp. cassette tape	pp.	pages
fc full class (25 30)	rec	record
fs filmstrip	11	reading level
g game	39	smail group
/ individual	sh	senior high
il illustrated	sti	self teaching instrumen
/c junior college	ť	transparency
<i>jh</i> gunior high	tm	teaching manual
m/f male and female		not in I C M C



Hafstrom, Jeanne F. and Dunsing, Marilyn M. How Your Family Can Live Within Its Income. #996, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1972, 18 pp., pam, single copy free, additional copies 10¢ each, fc, sg, i, m/f, sh, ad, rl 9-10.

This pamphlet is aimed at helping families meet their members' needs within their budget. Using realistic examples and solutions, this booklet gives some tips about such areas as an inventory of one's assets as opposed to one's fixed expenditures and some helpful steps needed for successful choice making. The conclusion of the pamphlet centers on the importance of building economic security.

Hafstrom, Jeanne L. and Dunsing, Marilyn M. Money and Your Child. #1043, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1971, 19 pp., pam, single copy free (additional copies 10¢ each), fc, sg, i, m/f. sh, ad, rl 10-11.

This pamphlet offers some helpful guidelines to aid in teaching money management to a child. Such topics as the source of money, an allowance, earning, using, sharing, saving, and spending money are reviewed.

Hawver, Carl F.; Burkhart, Roy A.; and Peterson, James A. Money and Your Marriage. Washington, DC: The National Consumer Finance Association, 1972, 32 pp., il., pam, 35¢, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

This easy-to-understand booklet covers various topics in a clear and concise way. The specific categories include setting goals, money management, credit and its use, housing choices, extra income, financial security, and steps in problem solving. After each category a short list of true-false questions help reinforce the learning.

Illinois State Bar Association. Wills—Their Importance and Why You Should Have One. Springfield, IL: Illinois State Bar Association, 1969, 5 pp., il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This simple pamphlet introduces the need and reasons for having a will. Some frequently asked

Please refer to the List of Publishers Page 78 for complete addresses of publishers and suppliers. questions concerning legal rights and obligations are covered in a practical, common sense way.

Institute of Life Insurance. A Date With Your Future. New York: Institute of Life Insurance, 1972, 34 pp., il., pam, limited number free, fc, sy, i, m/f, sh, ad, rl 10-11.

This handy pamphlet offers some tips on planning for a successful future. Each chapter includes a brief discussion and some suggestions for class activities and problems covering areas such as future planning—one's job, wedding, and family. Although somewhat prescriptive, this pamphlet could be useful for selected groups based on their goals.

Institute of Life Insurance. The Family Money Manager. #203, New York: Institute of Life Insurance, 1973, 4 pp., il., pam, free, fc, sg, i, m/f, sh, ad, jc, rl 10-11.

The importance of an inventory of income and output is stressed as a beginning to successful money management. This pamphlet offers a helpful chart and some directions concerning its use. The chart includes spaces for income, fixed expenses and obligations, an emergency fund, and weekly living expenses.

Margolius, Sidney. How to Stretch Your Money. #302A, New York: Public Affairs Committee, Inc., 1972, 24 pp., il., pam, 35¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This clear and concise pamphlet offers guidelines for successful money management. Some realistic and helpful steps to follow in planning a budget, along with a chart to record monthly spending is given. Also included are some valuable tips on food buying and shopping for credit.

Money Management Institute. Children's Spending. Chicago: Household Finance Corporation, 1971, 36 pp., il., pam, 25¢, or \$3 for set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, ad, rl 10-11.

This valuable booklet is aimed primarily at parents but could be helpful to junior high teachers as a reference when teaching a child or children how to manage money. With a difference in age, the needs and wants of a child differ. This booklet offers



MONEY MANAGEMENT 29

a chart which could be used as a guideline for determining the amount of money a child needs and some possible sources of money for children.

Money Management Institute. Reaching Your Financial Goals. Chicago: Household Finance Corporation, 1971, 32 pp., il., pam, 30¢ or \$3 set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, rl 10-11.

This well organized booklet is a step-by-step approach to realistic money management. A variety of charts could help one determine his/her goals, expenses—fixed and flexible, and net worth. The personal satisfaction gained from successful money management is stressed.

Money Management Institute. Your Shopping Dollar. Chicago: Household Finance Corporation, 1972, 31 pp., il., pam, 25¢ or \$3 for a set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Material is divided into four sections. These sections are: You, The Shopper; You, The Purchasing Agent; You, The Customer; and You, The Citizen, These areas are examined in terms of values, goals, resources, shopping skills, obtaining buying information, knowing the stores, using cash or credit, shopping etiquette, and communicating with business. Finally, a brief explanation of the citizen's role and the importance of a citizen's understanding our economic system.

Morrill, George P. It's Your Money. Columbus, OH: Xerox Education Publications, 1971, 47 pp., il., pam, 40¢, fc, sg, i, m/f, jh, sh, rl 8-9.

Although a bit dated, this booklet offers some realistic situations concerning loans, credit cards, installment buying, and consumer protection aimed at the high school student and the young adult. Also included are some kinds of advertising and sales promotions which could help the consumer to become a wiser shopper.

Roman, John C. and Finch, Robert. Family Financial Management. #G136, Cincinnati, OH: South-Western Publishing Co., 1970, 63 pp., il., pam, \$2.64, fc, sq, i, m/f, sh, rl 10-11.

This practice set gives the student practical experience with the use of various business papers

including bills, receipts, bank statements, checks, and deposit slips. The set includes transactions and business papers, a record book, a checkbook, and a general file. The set requires the student to keep track of a specific family's records for three months to determine the most efficient use of their economic resources.

Udvari, Stephen S. and Laible, Janet. Family Money Management. Austin. TX: Steck-Vaughn Co., 1973, 95 pp., il., pam, \$1.44, fc, sg, i, m/f, sh, ad. rl 6-7.

One of the Family Development Series adapted from materials produced by the R-D Project of the University Television Center, The University of Wisconsin-Extension, this pamphlet deals with handling the family income. Specific chapter titles are: Understanding Your Income, Figuring Your Expenses, Family Spending Plan, Understanding Credit, and Family Financial Security.

## Student Reference Other Printed Materials

Associated Credit Bureaus, Inc. Money Management Worksheet. Houston, TX: Associated Credit Bureaus, Inc., 1973, chart, 9\( each, fc, sg, i, m/f, jc, ad, rl 8-9.

This budget form helps one to list his/her fixed expenditures, bills, and savings. A second column allows for adjustments in one's present money management.

	•		
ad	adult group	n d	not dated
AV	audio visual	пр	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp	pagas
fc	fuli class (25-30)	/ec	reco. d
fs	filmstrip	*/	reading level
g	game	sy	small group
,	individual	sh	senior high
il	illustrated	Sti	self teaching instrument
JC	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M C



## Teacher Reference Books and Paperbacks

\*Simon, Sidney B.; Howe, Leland W.; and Kirschenbaum, Howard. Values Clarification. New York: Hart Publishing Company, 1972, 397 pp., pb, \$3.95, fc, sg, i, m/f, jh, sh, jc, ad.

This book uses the values-clarification approach for the process of valuing. The manual is a handbook of practical strategies for building Louis Raths' seven sub-processes of valuing. It provides 79 specific practical strategies to help students in value-clarification. The activities and strategies cover a wide range of subjects and encourage a classroom atmosphere of openness, honesty, acceptance and respect. Value clarification is an integral part of the consumer's decision making process.

## Teacher Reference Pamphlets and Periodicals

Money Management Institute. Your Guide For Teaching Money Management. Chicago: Household Finance Corporation, 1970, 30 pp., pam, 25¢.

Suitable for use with groups of different ages, income and ability levels, this booklet emphasizes consumer economic understanding related to personal and family finance. The concepts covered include values and goals, money income, money management, consumer buymanship, consumer credit, savings, insurance and investments, and consumer rights and responsibilities. Some suggestions for student discussion, individual activities, and group projects are given. A listing of various associations, private businesses, and government agencies that provide additional resource materials and consumer information is also included.

## Teacher Reference Other Printed Materials

Changing Times Education Service, Editors of. Money Management. Washington, DC: Changing Times Education Service, 1973, 6 part resource kit, includes 2 student booklets each for 30 students, \$49.50, replacement booklets in sets of 2 per

Please refer to the List of Publishers Page 78 for complete addresses of publishers and suppliers student 80¢ per set, fc, sg, i. m/f, sh, jc, ad, rl of student materials 7-8.

The kit contains five packets. These packets are titled: Earning, Saving, Budgeting, Borrowing, and Spending. The individual packets contain wall charts, eartoons, student booklets, student activity files, transparency masters, transparencies, games, reading and resource list and other materials useful in teaching. A teaching guide is included. The kit should be valuable in stimulating interest in this area of consumer education.

\*Educational Relations Department, J. C. Penney, Co., Inc. An Introduction to Value Clarification. #83950, New York: J. C. Penney, Co., Inc., 1972, teacher resource kit, \$8.75, (free loan from local J. C. Penney stores).

This set of material is based upon a process of value clarification. Included in the set are seven "strategies" aimed at raising an individual's questions concerning his/her values. This innovative presentation offers a variety of reference material ranging from a Forum magazine on "Value Clarification," to transparencies, worksheets, flash cards, and charts. This presentation could be successfully used with various high school, junior college, and adult groups and is a necessary basis for consumer decisions.

#### **Audio Visual Material**

\*Aims Instructional Media Services, Inc. The CC Money Tree. #1931, Hollywood, CA: Aims Instructional Media Services, Inc., 1972, 20 min., c, 16 mm. film, \$270, 1 to 3 day rental \$25, fc, sg, m/f, sh, jc.

The urgent need for an understanding of the importance of money management and an understanding of consumer credit is dramatically shown. The story concerns an attractive young couple whose marriage has been torn apart by financial problems. This emotional presentation definitely makes its point and could open the way to meaningful discussion. A study guide and lesson plan accompany the film. Careful previewing could aid a teacher in preparing appropriate introductory remarks for the viewing group.

Eye Gate House. Understanding Values. #TX448, Jamaica, NY: Eye Gate House, n.d., 6 fs with c tp \$62.75, individual filmstrip \$8.25, individual



cassette \$5.50, fc, sg, i, m/f, jh, sh.

The set includes:

X448A Stealing

\*X448B Cheating and Chiseling

\*X448C Lies, Half-Truths and Untold Truths

X448D Other's Values/Your Values

\*X448E Who Cares, Staying Involved

\*X448F Right, Wrong or Maybe

On the basis of black and white pictures and printed script, this set of filmstrips offers some thought provoking situations which require some reevaluation and understanding of one's values. This set aids in laying groundwork of values for consumers. The situations are open ended and could be best used as a basis for discussion of possible alternatives. The set covers such areas as stealing, cheating, truthfulness, weighing others' values, and getting involved. Although the set is mainly aimed for use with senior high students, the set could also be very valuable on the junior high level with selected students.

Guidance Associates. **Developing Values.** Pleasantville, NY: Guidance Associates, 1973, c, fs - rec, \$16.00, fc, sg, i, m/f, sh.

This package containing two filmstrips and accompanying record provides an excellent means for students to begin exploring and clarifying their values. The first filmstrip covers the development of values, including factors in the environment that affect values, such as parents, friends, school, and the culture in general. The second includes three situations in which the characters are faced with value choices. It is organized so that discussion can immediately follow each situation. The Discussion Guide includes objectives, discussion questions, summary of the contents of the filmstrips, and additional student activities. Samual Wagonfeld, M.D., served as consultant. The development of values can be a vital base for consumer decisions.

Guidance Associates. Setting Goals. #9C-103 166, 2 fs with rec \$37.50 or #9C-103 174, 2 fs with c tp \$41.50, Pleasantville, NY: Guidance Associates, 1973, 2 fs, 13 min. and 14 min. fc, sg, i, m/f.

These filmstrips aimed at the high school student present four realistic situations which involve serious decision making. These transitions from adolescence to adulthood could be presented independently of the others according to the needs and the interests of the students. Careful previewing would aid in determining the suitability to

specific students. A teacher's guide with a summary of the filmstrips and some suggested discussion questions is included. Setting goals is one step to effective consumer decision making.

Institute of Life Insurance. Marriage and Money. Ridgefield, NJ: Association-Sterling Films, 1973, 70 frame, c, fs, 15 min., rec or c tp, \$4.20, fc, sg, i, m/f, sh, jc, ad.

A young married couple learns to identify their financial goals and make decisions. Careful previewing could enable a teacher to be prepared for the stop-and-discuss topics which are included and to gain maximum discussion benefit from the realistic possibilities opened for solving the situation presented.

Money Management Institute, ed. Money Talks. Chicago, IL: Household Finance Corp., 1973, c, fs, rec, 16½ min., tm, set of 50 student leaflets, \$3.50 fs - rec and leaflets, additional sets of 50 leaflets \$1.00, fc, sg, i, sh.

Money Talks outlines the fundamental steps involved in money management, then presents three realistic case situations demonstrating money management problems that arise with financial independence and marriage. The Teacher's Guide and Script Text outlines related activities and presents questions for discussion, both appropriate for emphasizing generalizations given in the guide. Also included is a set of leaflets that serve as worksheets for making a money management plan based on students' own personal situations. These materials might be best suited to those students with little or no money management experience,

Turner, Howard. Making Ends Meet. Pleasantville, NY: Guidance Associates, 1972, c, 8 min., fs, rec, \$16.00, fc, sg, i, m/f, sh, ad.

	adula manua		
ad	adult group	n.a.	not dated
A.V	audio visual	n.p.	no price
b	book	pam	pamphiet
bw	black and white	ρb	paperback
C	color	per	periodical
c tp	cassette tape	PP.	pages
fc	full class (25-30)	rec	record
fs	filmstrip	rl	reading level
g	game	sg	small group
i	individual	sh	senior high
it	illustrated	sti	self teaching instrumen
jc	junior college	t	transparency
jh	junior high	t.n	teaching manual
m/f	male and female	•	not in I.C.M.C.



This filmstrip points out how money management involves planning, keeping track of expenses to get an idea of spending patterns, and considering both fixed and flexible expenses. It makes excellent suggestions as to how income remaining after fixed expenses are met can be increased by cutting costs in other categories. Emphasis is placed on the fact that budgeting is an individual matter, although

many people may share the problem of a limited income and nearly unlimited expenses. The film-strip is especially suited to Spanish-American groups. Although a great deal of information is included in a short period of time, the teacher's guide suggests projects and discussion questions that supplement and provide excellent follow-up for the filmstrip.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers



# CONSUMER CREDIT

## Student Reference Pamphlets and Periodicals

Associated Credit Bureaus, Inc. Consumers, Credit Bureaus, and the Fair Credit Reporting Act. Houston, TX: Associated Credit Bureaus, Inc., 1971, 6 pp., pam, \$3.15/50, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This pamphlet explains the function of the credit bureau, the consumers' rights in relation to his credit file, and legal requirements for the operation of credit bureaus.

Better Business Bureau. Tips on Sales Contracts. #208, Chicago: Better Business Bureau of Chicago, 1972, 5 pp., il., pam, 5¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12, available in Spanish.

This cartoon-illustrated foldout pamphlet emphasizes how binding a contract is, the items a contract should contain, and the things to look for before signing. Two-color print is used to present case examples and principles in an easily understood manner.

Board of Governors of Federal Reserve System. What Truth in Lending Means To You. Washington, DC: Board of Governors of the Federal Reserve System, n.d., 5 pp., pam, single copy free, classroom quantities may be requested, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

In readable layman's terms, this pamphlet clearly explains the implications of the Truth in Lending Law to the consumer in relation to interest charges, credit cards, advertising, cancellations and penalties for violations. This is valuable information regarding the rights of the borrower.

Gunther, Max. What To Do When Your Credit Slips. Houston, TX: Associated Credit Bureaus, Public Relations Department, 1972, 2 pp., magazine reprint, 90\$\neq\$/100, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

This reprint from *True* magazine presents valuable information regarding procedures to follow when one cannot meet his financial obligations, one's rights concerning his credit bureau file. and dealing with collection agencies. The information is presented in a very readable style.

Hafstrom, Jeanne L.; Dunsing, Marilyn M.; and Schnittgrund, Karen P. Consumer Credit, Uses, Costs, Laws. Circular 1087, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1973, 24 pp., pam, single copy free, 15¢ in quantity, fc, sq, i, m/f, jc, ad, rl 11-12.

Two types of consumer credit, cash credit and merchandise or sales credit, are presented. Additional information includes consumer credit agencies, credit cards, figuring interest costs, comparing credit cards, comparing credit costs, and regulation of consumer credit by laws and agencies. Exercises for use by the consumer are also shown. The approach is a family's decisions about the use of credit with the advantages and disadvantages clearly and concisely stated.

Margolius, Sidney. A Guide To Consumer Credit. #348A, New York: Public Affairs Committee, Inc., 1970, 24 pp., il., pam, 35¢, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This factual pamphlet deals with the pitfalls and the advantages of credit, types of credit available, comparison of sources, factors affecting the cost of credit, garnishment, handling a debt crisis, credit insurance and consolidation loans. Details given concerning these topics could be helpful to consumers.

Money Management Institute. It's Your Credit—Manage It Wisely. Chicago: Household Finance Corporation, 1970, 42 pp., il., c, pam, 50¢ or \$3 for set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This booklet treats the subject of credit in more depth than other student publications reviewed in this section; thus it may be of interest to people

ad adult group	n.d. not dated
A-V audio visual	n.p. no price
b book	<i>pam</i> pamphiet
bw black and white	<i>pb</i> paperback
c color	per periodical
c tp cassette tepe	<i>pp</i> . pages
fc full c .ss (25-30)	rac record
fs filmstrip	<i>ri</i> reading level
g yame	sg small group
/ individual	<i>sh</i> senior high
ii. illustrated	sti self-teaching instrumen
je junior college	f transparency
<i>jh</i> junior high	tm teaching manual
m/f male and female	<ul> <li>not in I.C.M.C.</li> </ul>



actively seeking credit information beyond basic principles. Information is thoroughly presented so no background knowledge is necessary for its use. While it adequately covers sources, types, advantages and disadvantages, it also discusses history of credit, its role in our economy, a thorough chart comparing sources, different methods of computing costs, and a glossary. A 1974 reprint will be available soon.

National Consumer Finance Association. Using Tomorrow Money. Washington, DC: National Consumer Finance Association, n.d., 28 pp., il., c, pam, 54, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Using drawings as parts of sentences which discuss family expenditures, this cartoon-illustrated pamphlet introduces these three kinds of money available: yesterday money (savings), today money (current income and demands on it), and tomorrow money (credit). These aspects of tomorrow money are discussed: reasons for using it, types available, the "Golden Rules" of using credit, information required by the lender, and the Federal Fair Credit Reporting Act.

MM Schnittgrund, K. P.; Hafstrom, J. L.; and Dunsing, M. M. The Johnsons, Credit Series. HEE 3794-98, Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, 1972, 9-10 pp., pam, 50% the set of 5, fc, sg, i, m/f, jh, sh, ad, rl 4-5.

Individual pamphlets are: How the Johnsons Face a Money Emergency, How the Johnsons Look for a Place to Borrow Money, How the Johnsons Compare the Cost of Credit, How the Johnsons Find Out if They Can Afford Credit, and How the Johnsons Solve Their Money Emergency. Prepared for adults, the pamphlets, printed on colorful paper, are clearly, concisely and accurately written. Concrete and realistic examples from low income families are cited. Step-by-step processes of decision making, selection of available credit, comparative costs of credit, capacity to afford credit, and a workable solution to a money emergency are reviewed and carefully examined.

Sears, Roebuck and Company. Using Retail Credit, Chicago: Sears, Roebuck and Company, Consumer

Please refer to the List of Publishers. Page 78, for complete addresses of publishers and suppliers

Information Services, 1972, 19 pp., il., c, pam, 5¢, fc, sg, i, m/f, sh, jc, ad, rl 6-7, available in Spanish.

While emphasizing the positive aspects of credit use, more than the negative, this pamphlet presents Sears' credit application, installment contract and monthly statement as good samples for the student to study. The pamphlet explains revolving and installment credit, and planning wise use of credit, and includes a form for a personal monthly financial plan.

U.S. Department of Agriculture. Consumers' Quick Credit Guide. #0100-02688, Washington, DC: Government Printing Office, 1972, 2 pp., il., pam, 5½, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

This concise foldout pamphlet presents valuable information to the user of credit in list form. It covers understanding the cost of credit, things to consider before signing, and spending wisely. Clever cartoon characters add appeal.

## Student Reference Other Printed Materials

Wiese, Alice. Rate Your Credit. Urbana, IL: Division of Home Economics Education, University of Illinois, 1973, 24 pp., sti, \$2.00 fc, sg, i, m/f, jh, ad, rl 3-4.

This is a two-part package to teach the components of a credit rating. The first is a self-teaching kit with a scoring device through which the learner scores himself on several factors (e.g., age, income, employment) and discovers whether his total score makes him a suitable credit risk. The second part is a game which the teacher may use for two or more in which the object is to improve the factors and become able to secure credit. The material is suitable for youths and adults of different abilities.

#### Audio-Visual Materials

Bycel, Benjamin. Our Credit Economy. Pleasantville, NY: Guidance Associates, 1969, c, 19 min., fsrec, \$16.00, fc, sg, i, m/f, sh, ad.

This package contains two filmstrips that deal with the following questions: 1) In a credit economy, is it desirable for people to live beyond their means? 2) Through credit bureaus, is credit



CONSUMER CREDIT

information too easily exchanged? Because the filmstrips were made before passage of the Fair Credit Reporting Act, much of the information presented by Senator William Proxmire in Part 2 is now outdated. However, Part 1 and portions of Part 2 still present interesting arguments on the pros and cons of extensive use of credit. The package would probably be most effective after students have been introduced to how credit operates and the uses of credit. Teacher's Manual includes some good questions for class discussion.

Changing Times Education Service, Editors of. So You Want To Use Credit. Washington, DC: Changing Times Education Service, 1972, 2 c, fs, 2 rec or 2 c tp, 6 il., master copies, tm, \$39.00 with rec, \$43.50 with c tp, fc, sg, i, m/f, sh, jc, ad.

The two filmstrips in this resource kit present six realistic situations that dramatize the meaning, use, responsibilities, and risks of credit. The filmstrips are organized so that the program can be stopped for discussion immediately following each situation. Also included are six information sheets that may be used in making transparencies or dittos. A Guide to Teaching offers key concepts and generalizations, questions for inquiry and discussion, and student activities. The filmstrips are fastmoving, and the student activities provide interesting learning experiences.

Tr Doubleday Multimedia. Your Money—Now You See It, Now You Don't. Santa Ana, CA: Doubleday Multimedia, 1972, 14 min., 72 frames, c, fs, tm, #73021 rec \$13.50, #73022 c tp \$15.50, fc, sg, i, m/f, sh, jc.

An eager young wage earner learns some difficult lessons about paychecks, credit, and paying for credit. A clear and well illustrated section explains payroll deductions and their benefits to workers of all ages. Although his income is less than expected, the young man purchases a car on installment payments. Ecstasy turns to agony as he learns a harsh lesson in economics. The events in the story could happen. The points made in the story could be very useful to young consumers. The teacher's manual includes some suggested activities, although the filmstrip itself will probably start some lively discussion.

\*Film Fair Communications. Read Before You Write. #C208, Studio City, CA: Film Fair Communications, 1972, 6 min., c, 16 mm. film, \$100,

rental \$10, fc, sg, m/f, jh, sh, jc, ad, Spanish version is available.

Prospective customers are reminded of important points about installment purchases by a television program which is playing in a store where they are shopping. Clear and factual information is presented.

\*Guidance Associates. The Price of Credit. #403582 (fs with rec) \$17.50 or #403590 (fs with c tp) \$19.50, Pleasantville, NY: Guidance Associates, 1972, 9 min., fs with rec or c tp, fc, sg, i, m/f, sh, jc, ad.

This thought provoking presentation offers a realistic example of the misuse of credit. The initial steps in buying a used car on credit—from shopping for credit, learning details of the contract, and figuring the cost of credit to repossession for non-payment—are outlined. A helpful teacher's guide including suggested questions and projects and a copy of the filmstrip script are included.

\*Journal Films, Inc., Your Credit is Good. Chicago: Journal Films, Inc., \$175. Champaign, IL: University of Illinois Visual Aids Service rental #53974, \$7.90, 1972, 15 min., c, film, fc, sg, m/f, sh, jc.

The stories of installment contracts signed by two teenagers show that what is written on the paper is more harsh and binding than what they thought they were hearing from the sales personnel. The use of very realistic situations, common phrases, use of actual figures from the transactions with charts of comparisons make this a believable and moving film.

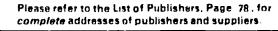
ad adult group	n.d. not dated
A V audio visual	n.p. no price
b book	pam pamphlet
bw black and white	pb paperback
c color .	per periodical
c tp cassette tape	<i>pp</i> pages
fc full class (25-30)	rec record
fs filmstrip	r/ reading level
g game	sg small group
i individual	sh senior high
il. illustrated	sti self-teaching instrument
<i>jc</i> junior college	f transparency
<i>jh</i> junior high	tm teaching manual
mif male and female	* not in I.C M.C



36 CONSUMER CREDIT

Money Management Institute. Be Credit Wise. Chicago: Household Finance Corporation, 1970, c, fs, rec, Narration and Picture Guide, tm, \$2.50, fc, sy, m/f, sh.

Be Credit Wise introduces to students the fundamentals of consumer credit, including types and sources, how to evaluate them, the possible benefits of using credit, and problems that can arise with its misuse. A Teaching Guide offers concepts and generalizations, questionnaires and pretests, a listing of sources of information, and a variety of learning experiences, including open-end situations and group projects. Because the filmstrip covers a great deal of information, the teacher may wish to present it in segments, e.g., types of credit, shopping for credit, and credit as part of money management. Students from lower socio-economic levels may have trouble relating to the filmstrip characters and situations.





# **BUYING GOODS AND SERVICES**

#### A. HOUSING

## Student Reference Books and Paperbacks

Garrett. Pauline G. Consumer Housing. Peoria, IL: Chas. A. Bennett, 1972, 264 pp., il., pb, list price \$5.28, school price \$3.96, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a detailed approach to home buying which includes information of factors relevant to planning a livable home. Other areas discussed are home improvement and repair, functional choice of furniture, financing, insurance, pest control, plumbing, heating and air conditioning and even brief information on growing lawns. One chapter deals with housing for the elderly and physically impaired. Another chapter presents some ideas on social responsibility in housing. There are suggestions to further learning experiences and thought provoking questions at the end of each chapter. Selection of basic material is good but writing style is in typical textbook form.

Lass, William M. "Lawyers Title" Home Buying Guide. New York: Popular Library, 1969, 160 pp., pb, 95¢, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

A comprehensive guide that describes the process of home buying, this book considers such areas as location, dealing with a real estate broker, dealing with a developer, the elements of good design, what is good construction, and how to close the deal. One chapter deals with title insurance and it should be noted that Lawyers Title is a title insurance company. It is somewhat prescriptive. The quality of book binding is poor.

Watkins, A. M. The Home Owners Survival Kit. New York: Hawthorn Books Inc., 1971, 242 pp., il., ph, \$6.95, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

Detailed advice is given on solving the most common problems of home ownership and how the home owner may save some money. Some of the areas are property taxes, utility bills, heating, air conditioning, and maint nance. Included is a chapter on the cost of home improvements, remodeling and how much these improvements

increase the value of the house. Another section deals with selling the house for the highest price and finally a homeowners checklist. Material is somewhat prescriptive.

Watkins, A. M. How to Avoid the 10 Biggest Home Buying Traps. New York: Hawthorn Books Inc., 1972, 180 pp., il., pb, \$2.95, fc, sg, i, m/f, sh, jc, ad, rl 7-8.

The most common traps and mistakes made in houses and how to avoid them are fully discussed. Some examples are the unforeseen expenses of closing costs, taxes, lawns and landscaping for a new house, and replacement of obsolescent furnaces and water heaters in the older home. Another area requiring scrutiny is the mortgage payment. It emphasizes the importance of shopping for a house. A checklist is given to be used before buying or building.

Watkins, A. M. How to Judge a House. New York: Hawthorn Books Inc., 1972, 86 pp., il., pb, \$1.50, fc, sg, i, m/f, sh, jc, ad, rl 7-8.

A prospective home buyer is given guidelines in such areas as how much one can afford to spend, major upkeep expenses, judging the structure, and obtaining a mortgage. Also included is a checklist for shopping for and buying a house. Some parts are somewhat prescriptive.

XYZYX Information Corporation. H.E.L.P. (Home Emergency Ladies' Pal). New York: Crown Publishers, Inc., 1972, 154 pp., il., pb, \$1.99, sg, i, f, sh, jc, ad, rl 9-10.

Proper repairs and maintenance can help the

ad	adult group	n.d.	not dated
A-V	audio visual	п.р.	no price
ь	book	pam	pamphiet
bw	black and white	ρb	paperback
C	color	Der	periodical
c tp	cassette tape	PP.	pages
1c	full class (25-30)	rec	record
<i>f</i> s	filmstrip	rl	reading level
g	game	59	small group
i	individual	sh	senior high
il.	illustrated	sti	self-teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C.M.C.

consumer protect his housing investment. This book is intended to be of help in a home emergency and also includes useful maintenance information. A clear introduction explains how to make best use of the book. Explicit illustrations and directions are used throughout. Repair jobs have been broken down into simple steps with cautions and warnings when appropriate; e.g., warning-do not use a flame to locate a gas leak. These sections are included: emergency home supplies, electrical, gas, plumbing, carpentry, emergency medical aid, tips for being away from the home, and a woman's guide to survival. The book is intended for women but the home repair sections could provide useful information for anyone who is responsible for the care of living quarters.

## Student Reference Pamphlets and Periodicals

American Movers Conference. **Tips on Moving**. Chicago: Better Business Bureau of Chicago, n.d., 7 pp., pam, 5½, fc, sg, i, sh, jc, ad, rl 9-10.

Twenty-two principles concerning various aspects of moving are stated and each one is explained. Some of these principles involve planning the move, rates and charges, the estimate, delivery date, damaged or lost items, servicing of appliances, and transportation of valuable items or pets and plants.

Amoco Oil Company. When The Heat's On. Chicago: Amoco Oil Company, 1973, 20 pp., c, il., pam, free in classroom quantities, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

This pamphlet is seasonal—it was meant to be read in the fall—and it contains information to help reduce heating waste and thus help a consumer get the highest possible value from his heating dollar. The illustrations are very appealing and the information is more complete than that found in many other current publications. Topics covered are insulation, weather stripping and caulking, storm windows, proper humidity, the thermostat, and maintenance. Unfortunately, the final service checks listed are only for those people who heat with oil or LP gas.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

Bete, Channing L. Co., Inc., How to Buy a Home. Greenfield, MA: Channing L. Bete Co., Inc., 1973, 15 pp., c, il., pam, 25% (less in quantities over 100), fc, sg, i, m/f, sh, jc, ad, rl 8-9.

In easy-to-read format, this pamphlet covers the highlights of how much a family can afford for a house, the location, checking the structure, and the financing.

Bete, Channing L. Co., Inc., How to Finance a Home. Greenfield, MA: Channing L. Bete Co., Inc., 1972, 15 pp., c, il., pam, 25½, (less in quantities over 100), fc, sg, i, m/f, sh, jc, ad, rl 8-9.

In easy to-read format, this pamphlet touches on some information about buying a house, mortgages, loan applications, and closing.

Better Business Bureau. Central Air Conditioning. Chicago: Better Business Bureau of Chicago, 1971, 14 pp., il., pam, 15¢, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

A brief description of central air conditioning, its benefits and operation is given. Included in the discussion are installation cost, maintenance, and operating tips to be considered by the consumer in buying air conditioning for the home.

Consumer Affairs, Office of. 11 Ways To Reduce Energy Consumption and Increase Comfort in Household Cooling. #0303.0876, Washington, DC: Government Printing Office, 1972, 20 pp., c, il., pam, 30½, fc, sg, i, m/f, jc, ad, rl 13-14.

This pamphlet, because of the excessively high reading level is appropriate for advanced students. The concepts described in depth, and illustrated, are: air infiltration and leakage, windows, insulation, attic ventilation, internal heat generation, cooling units, operating practices, maintenance, house exteriors, and houses without air conditioning. Specific suggestions or methods are listed under each concept, and a general introduction precedes all. The information could be useful in a consideration of maximum value from a consumer's energy dollars.

Consumer Affairs, Office of, 7 Ways To Reduce Fuel Consumption in Household Heating . . . . Through Energy Conservation, #3030-01086, Washington, DC: Government Printing Office, 1972, 9



pp., c, il., pam, 35¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This pamphlet contains several methods for improving personal comfort, reducing heating costs, and conserving household fuel. The seven topics (weatherstrip, storm windows, insulation, heating plants, draperies, attic air leakage and ventilation, and utilities) are each illustrated specifically and described in detail. This reference is for the advanced student interested in obtaining better heating for minimum cost.

Consumers' Research, Inc. Mobile Homes, Recreational Vehicles. Washington, NJ: Consumers' Research Inc., 1971, 5 pp., pam, 40¢, fc, sg, i, sh, jc, ad, rl 10-11.

General information is presented on mobile homes. Some factors covered are mobile home widths, standards, evaluating the quality of the home, thermal comfort, and finding a mobile home park. There is a brief paragraph on modular homes. Five basic types of recreational vehicles are listed and information given about how to select such a vehicle. There is a listing of some manufacturers of mobile homes, recreational vehicles and modular homes. A short list of guides and directories that would be useful to a camping enthusiast is included.

FA Department of Environmental Control. 101 Ways To Conserve Electricity At Home. Chicago: Commonwealth Edison, n.d., 23 pp., c, il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

The first 41 tips in this pamphlet are concerned with home comfort, cooling, heating, and water heating. The remainder of the hints are related to large and small appliances. Although some of the methods are prescriptive, the reader can easily understand why his actions will reduce electrical usage because of the written explanations. Reduced and more efficient usage of electricity may result in reduced costs to the consumer.

Department of Housing and Urban Development. Buying And Financing A Mobile Home. Washington, DC: U.S. Government Printing Office, 1973, 8 pp., pam, free, fc, sg, i, sh, jc, ad, rl 10-11.

This pamphlet defines a mobile home, the types and sizes, and what is included in the basic price. It discusses insurance and the cost of the extras such as skirting, steps, handrails, supports, and over the roof tiers. Where to put your mobile home, buyers protection, manufacturers' certification and financing are also covered.

Illinois State Bar Association. Buying a Home. Springfield, IL: Illinois State Bar Association, n.d., 5 pp., pam, free, (available in quantities for school use), fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Material, presented more from a legal point of view than specifics of what to look for in a house, deals with the offer to buy, title documents, and the type of ownership such as joint tenancy. It points up the importance of having legal counsel when buying a house.

Illinois State Bar ... sociation. Joint Tenancy. Springfield, IL: The Illinois State Bar Association, n.d., 5 pp., pam, free, (available in quantities for school use), fc, sg, i, m/f. sh, jc, ad, rl 12-13.

This pamphlet discusses joint tenancy and what it is in real estate, personal property, corporation stocks, and as a substitute for a will. In each case advantages and disadvantages are given. High reading level is due somewhat to repetition of many three-syllable words.

Interstate Commerce Commission, Public Advisory 1, 2, 3, 4: Householder's Guide to Accurate Weights, Arranging Transportation for Small Shipments: Shippers Rights, Remedies, and Alternatives, People on the Move, Lost or Damaged Household Goods. Washington, DC: Government Printing Office, 1971-1972, 6 pp., pam, n.p., fc, sg, i, sh, jc, ad, rl 11-12.

This series of pamphlets presents some of the aspects of moving. The first in the series, Householders Guide to Accurate Weight describes the importance of the weight of household goods, how it

ad	adult group	n.d.	not dated
A.V	audio visual	n.p.	no price
b	book	pam	pamphiet
bw	black and white	ρb	paperback
C	color	per	periodical
c tp	cassette tape	PP.	pages
fc	full class (25-30)	rac	record
fs .	filmstrip	rl	reading level
g	game	sg	Small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrumer
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C.M.C.



is determined, and how it affects the cost of moving. The second pamphlet deals with the problems of the small shipment and how to obtain adequate service. The third pamphlet lists sources of information and assistance. It also includes a consumer questionnaire which the Interstate Commerce Commission asks the person moving to fill out and send to them. The last pamphlet discusses liability of the mover and how to obtain maximum coverage of the household goods. Information is given on storage, damages, the inventory, inspection of the goods when it arrives, and how to file a claim. Probably best suited for use in an adult group.

Interstate Commerce Commission. Summary of Information fo Shippers of Household Goods. Washington, DC: Government Printing Office, n.d., 17 pp., pam, 20¢, fc, sg, i, jc, ad, rl 10-11.

The publication begins with Do's and Don'ts of Moving and continues in question-and-answer form. Some of the questions answered are: How nuch should it cost me to move? Who prepares my articles for shipment? When will the shipment be picked up? Why is the inventory of my goods important? What is the movers' liability for loss or damage? It also includes unloading of goods, filing for claims, storage in transit, and exclusive use of the van. It is quite prescriptive.

FA \*Konzo, Seichi and Shick, Wayne S. Living With The Energy Crisis. Vol. 70, No. 144, Champaign, IL: Small Homes Council—Building Research Council, University of Illinois, 1973, 8 pp., c, il., pam, 25¢, fc, sg, i, m/f, jh, sh, jc, ad, rl 9·10.

The major portion of this pamphlet is a checklist of items, each of which is explained, to help save energy. The items focus on household operation, servicing, and design and construction of the dwelling. There is also a brief description of energy costs in the future and additional factors to consider in saving energy. All students can learn from reading the pamphlet but it will probably be most interesting to those designing, building, or buying a house.

Margolius, Sidney. How to Finance Your Home. New York: Public Affairs Committee, Inc., 1971, 20 pp., pam, 25¢, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Please refer to the List of Publishers. Page 78, for complete addresses of publishers and suppliers

Material on aspects of buying a house includes such areas as: how much you can afford, location, new vs. old houses, and a home buyer's checklist, Other areas discussed are signing the binder, different kinds of mortgages and closing costs.

Money Management Institute. Your Housing Dollar. Chicago: Household Finance Corporation, 1971, 40 pp., c, il., pam, 30/each, or \$3.00 for set of 12 consumer pamphlets, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This discussion of managing housing dollars examines housing needs, where one wants to live, how much one can afford, renting, buying, building, judging a house, and financing. Other important aspects discussed are such items as title search, insurance needed and planning a move. A checklist for judging apartments ar 4 houses is included.

National Association of Home Builders. Home Buyers Guide. Chicago: Better Business Bureau of Chicago, 1973, 24 pp., pam, 15¢, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Guidelines are given to many areas of buving a new house. Some of the areas given special consideration are kind of home needed, choosing the builder, selecting the neighborhood, deciding how much you can afford, and signing the contract. There is a glossary of words used in buying a house.

Plitt, Karl F. Adhesives for Everyday Use. Washington, DC: Government Printing Office, 1970, 15 pp., c. il., pam, 40¢, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

This pamphlet was prepared for the National Bureau of Standards of the U.S. Department of Commerce to aid consumers in choosing the best product for a particular job, and to give tips to consumers for successful home repair and/or hobby work. Products for general use and those readily available in hardware, department and hobby stores are discussed. The information could be very useful to consumers who prefer repairing to discarding of damas. Jitems.

Ranney, George Jr. and Parker, Edmond. Landlord and Tenant. Boston: Houghton Mifflin Co., 1970, 78 pp., il., pam, \$1.20, fc, sg, i, m/f, jh, sh, jc, ad, rl 5-6.

This is a study of the rights and responsibilities



of both landlord and tenant and also includes leases, evictions, and housing codes. A small section deals with buying a home and touches on how much to spend, house hunting, titles and mortgage loans. This is part of the series Justice in Urban America. Law and the Consumer is also of consumer education interest. The series was developed by the Chicago Bar Association and the Board of Education of Chicago and funds were made available under Title I of the Elementary and Secondary Education Act of 1965.

Shunk, Lorraine. Moving Tips. Indianapolis, IN: American Red Ball, v.d., 3-10 pp., il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

This is a series of pamphlets about moving details with individual self-explanatory titles: Moving Family Pets With Loving Care, M Ling Moving an Adventure for Children, Managing Your Family's Move, Straight Answers to Your Moving Questions, and Getting Adjusted After Your Move. Each pamphlet explains briefly some of the difficulties that could be encountered and how to deal with them. The information could be of value to consumers of moving services.

\*Small Homes Council—Building Research Council. Financing The Home. Champaign, IL: Small Homes Council—Building Research Council, University of Illinois, 1970, 12 pp., il., pam, 25%, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This pamphlet provides accurate information on home financing. It covers the areas of loans and interests, property taxes, insurance, mortgage insurance, maintenance, and improvements. There is discussion on how to get a loan and the types of mortgages. Examples of some questions an individual should ask at different lending agencies are included.

\*Small Homes Council—Building Research Council.

Maintaining The Home. Champaign, IL: Small Homes Council—Building Research Council, University of Illinois, 1969, 8 pp., c, il., pam, 25¢, fc, sg, i, m/f, sh jc, ad, rl 10-11.

Information is presented on son—facets of maintaining a home. Some areas discussed are structure, doors and windows, exterior walls, roof, interior surfaces, mechanical systems, electrical systems, heating and cooling, and plumbing. There are charts suggesting how to keep records of house

maintenance and a record of equipment and repairs. There is, also, a suggested maintenance check list.

U-Haul. U-Haul's Guide to Self-Moving. Phoenix, AR: U-Haul, n.d., 20 pp., and 28 pp., il., pam, free to teachers, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

The title is self-explanatory. One pamphlet describes moving equipment available for rental. It discusses the sizes of trailers and vans and how to decide which one an individual would need. Included are a do-it-yourself moving estimate, a section on packing tips, and a household checkoff list. The other pamphlet discusses planning the move, preparing your household, preparing the family, loading, the trip to the new residence, the arrival, and the importance of expense record.

U.S. Department of Agriculture. Selecting and Financing a Home. Washington, DC: Government Printing Office, Revised 1972, 24 pp., il., pam, 15½, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Information in this pamphlet will help people involved in financial decisions about housing. It analyzes such housing problems as renting or buying, fitting housing expenses into the budget, different types of mortgage loans and where to get a mortgage loan. Also included are suggested ways to hold down mortgage costs.

U.S. Department of Housing and Urban Development. Wise Home Buying. Washington, DC: U.S. Department of Housing and Urban Development, 1972, 27 pp., il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Useful information is presented on various areas of home buying. Areas discussed are deciding whether to buy, choosing the real estate agent, and whether to buy a new or old home. Financing,

ad	adult group	n d	not dated
A V	ลนdio visual	n.p	no price
b	book	pam	pamphiet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp	peges
fc	full class (25-30)	rec	record
fs	filmstrip	ri	reading level
g	game	sg	small group
į	individual	sh	senior high
il	illustrated	sti	self teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M C



mortgages, interest, and the buyer's obligations are investigated. The format is sometimes prescriptive.

U.S. Department of Housing and Urban Development. Buving A Home? Don't Forget Those Closing Costs! Chicago: U.S. Department of Housing and Urban Development, 1973, 3 pp., pam, free, fc, sg, i, m/f. sk, jc, ad, rl 10-11.

In question and answer form a clear, brief explanation is given of closing costs in buying a house. Also given are tips on shopping for a loan.

## Teacher Reference Pamphlets and Periodicals

Spitze. Hazel Taylor, editor. Minois Teacher. Vol. XVII, No. 4, Urbana, IL: March-April 1974, Division of Home Economics Education, University of Illinois, 45 pp., il., per, \$7.50/yr., \$21.00/3 yrs., 5 times per year, single copies \$1.75, (Special \$5 per year for undergraduate and graduate students when ordered by teacher educator).

This issue on the teacling of housing contains such articles as Homes Are For People, Teaching Salable Skills in Family Living, Ethnic Idiosyncrasies Can Affect Student Needs And Views Regarding Housing, Does Housing Affect Family Relationships, More With Less—Decorating on a Shoestring, and Safety in the Home. The issue is concluded with a listing of books, journals, pamphlets, and teaching kits which are relevant to teaching this area of consumer education and two housing simulations for use in the classroom.

## Teacher Reference Other Printed Materials

Baltimore Urban League, Consumer Services Division. This Way To A Better Home. New York: Soap and Detergent Association, 1972 revised, 86 pp., c, il., tm, \$2.00, rl of student material 5-6.

This teaching manual was designed for use with residents moving into public housing but is adaptable for other living situation; including home ownership. The student can get ready for the move, learn what facilities they can use, and what rules they must follow in the new home. Students can learn how to make their homes more attractive without spending a lot of money, and can learn skills in home care and maintenance. There is little material for student evaluation; however, there is much material on the management of resources. Although behavior is often specified, the material is clear and the illustrations are helpful. The material may be reproduced with credit given to the publisher.

Educational Relations Department. Insights Into Consumerism: Electricity, The Individual and The Energy Crisis. New York: J. C. Penney, Co., Inc., Spring/Summer 1974, c, il., curriculum guide, \$1.25.

The purpose of this guide is to give the educator background information and "to try to increase an awareness of the individual's role in the conservation of energy." In addition to the subject matter coverage which includes such topics as the current energy situation and electricity and future alternative sources of energy, there are learning experiences, visuals and a script for a radio or TV presentation. Students interested in the energy crisis as well as educators, will find this a very current source which briefly covers a variety of topics related to the energy crisis.

Mobile Homes Manufacturers Association, Mobile Housing Resources Package, Washington, DC: Mobile Homes Manufacturer Association, 1971, \$4.00 (35% each for student packages which contains mobile home floor plans, furniture cut outs and student opinionnaire).

This is a comprehensive unit for teaching about mobile home living. The complete teaching unit contains a mobile homes teaching unit, a resource package, and a student learning package. The teaching unit is written by two home economics educators. Marjorie S. Stewart and Rebecca Toadvine. Five study units are outlined and include facts about mobile home living, selection of a mobile home, cost of ewning a mobile home and care and maintenance of the mobile home. There is a resource package providing information on various aspects of buying and caring for a mobile home.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers



#### B. FOOD

## Student Reference Books and Paperbacks

\*Deutsch, Ronald M. The Family Guide to Better Food and Better Health. Des Moines, IA: Meredith Corporation, 1971, c, il., b, \$7.95, fc, sg, i, m/f, sh, ad, rl 10-11.

Dr. Philip L. White, in the Foreword to The Family Guide to Better Food and Better Health, describes the book as "a fine blend of basic knowledge and fundamental concepts . . . an honest guide to better lood and better health." While the author presents a thorough coverage of the science of putrition, the information is expressed in laymen's terms. Chapters are organized under the following neadings: Your Food and Your Health; How Food Becomes Life; The Nutritionist on the Scales; The Nutritionist in the Supermarket; Food Scientists in the Kitchen; The Doctor Looks at Eating and Illness; Food Growth and Aging. The conclusion discusses future developments the consumer can expect in the food industry. Also included is a chart giving the nutritive values of a number of common foods, and a list, compiled by the Chicago Nutrition Association, of recommended and not recommended books on foods and nutrition. In addition to being an excellent reference for the laymen, this book offers interesting reading to those who already have some nutrition knowledge.

## Student Reference Pamphlets and Periodicals

Armstrong, Jane. Get More for Your Money! Melrose Park, IL: Jewel Food Stores, n.d., 10 pp., il., pam, also ava 'able in Spanish, n.p., fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This handy, concise booklet discusses tips on nutrition on a rudge. Some reasoning concerning food price increases involving the farmers, the processors, the supermarkets and world supplies is presented in an appeasing manner. Basic Four Food Groups and the recommended number of daily servings are listed. Several economical suggestions about ways to get the most from your foods are discussed. To insure nutritional and economical meals, careful planning, choosing, storing, and cooking are stressed. An illustration clarifying nutrition labeling provides valuable information. The eight

most common nutrients are listed stating the importance and the body's need for each.

\*Beef Industry Council. A Steer's Not All Steak... Chicago, IL: National Live Stock and Meat Board. n.d., pam, (8½ x 3½ in.), c, il., 10-99 for 3¢ each or 100 for \$2.50, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

The reasons for the cost of beef are diagrammed and discussed in this folder. A diagram clearly illustrates the retail cuts as well as the waste from a steer. A brief written text describes reasons for beef prices and their fluctuations.

Benjamin Company, Inc., The. How to Buy Food for Less. New York: The Benjamin Company, Inc., 1973, 32 pp., il., pam, \$25.00/100 (available only in quantity), fc, sg, i, m/f, sh, ad, rl 8-9.

Adapted from a series of articles by Virginia Knauer, this fast moving, easy reading booklet provides valuable information for the supermarket shopper. Several suggestions concerning comparison shopping, unit pricing, and cost of convenience foods are discussed. Two charts dealing with fruits and vegetables entitled "How Much to Buy" and "Cost per Serving Chart" prove to be helpful.

Better Business Bureau. Facts on Shopping for Food. #235, Washington, DC: Better Business Bureau Council Inc., 1972, 14 pp., il., pam, 15¢, fc, sy, i, m/f, sh, jc, ai, rl 8-9.

This pamphlet outlines very helpful buying techniques. In a simple well-written manner it covers meal organization, shopping tips, and label information. Also included is an extremely prescriptive list of do's and don'ts!

ad	adult group	n.d.	not dated
AV	audio visual	n.p.	no price
b	book	pam	pamphiet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	PP.	pages
fc	full class (25-30)	rec	record
1s	filmstrip	el	reading level
g	game	Sg	small group
i	individual	sh	senior high
il	illustrated	sti	self-teaching instrument
jC	junior college	ť	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C.M C.



Darling, Mary. Natural, Organic, and Health Foods. #F280, St. Paul, MN: University of Minnesota, 1973, 14 pp., il., pam, 15¢, i, m/f, jc, ad, rl 12·13.

In this overview of "organic" and "health" foods, the author covers the material in a question and answer format. The booklet contains a glossary that describes some of the most common health food items. The information offers consumers guidelines in determining the value of natural, organic, and health foods.

Federal Trade Commission. Freezer Meat Bargains. Consumer bulletin #5, Washington, DC: Government Printing Office, 1972, 5 pp., pam, 10½, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Designed for use with the transparencies of the same name, this pamphlet discusses the numerous fraudulent tactics employed by several freezer meat operations. Some guidelines to follow when deciding upon a specific company from which to purchase freezer meat are outlined. A warning dealing with credit deception is pointed out. This pamphlet might be most useful for an educator to use with transparencies when conducting an adult class.

Food and Drug Administration. We Want You To Know About Labels on Food (#DHEW 73-2043) and We Want You To Know About Nutrition Labels on Food (#1712-00190), Washington, DC: Government Printing Office, 1973-74, 10 pp., il., pam, 25¢, single copy free from FDA, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Some basic information which most food labels must contain is outlined. Frequently used terminology to aid in reading and understanding labels is discussed. An explanation of use of nutrition labels is given. Also included is a key to metric units and a list of United States Recommended Dietary Allowances (USRDAs).

Food and Drug Administration. We Want You To Know About Protecting Your Family From Foodborne Illness. #DHEW 74-2003, Washington, DC: Government Printing Office, 1973, 7 pp., il., pam, 254, sg, i, m/f, jh, sh, jc, ad, rl 11-12.

Please refer to the List of Publishers, Page 78 for complete addresses of publishers and suppliers

Written for all consumers who don't know about food poisoning and how it is caused, this pamphlet gives special attention to cooking and refrigerating requirements. It is relevant to both food buying and consumer health.

Home Economics Cooperative Extension Service. Compare When You Buy. #NEP 215A thru NEP 215M, Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, n.d., 14 separate sheets, il., 1 & each, (14& set), fc, sg, i, m/f, sh, ad, rl 5-6.

- NEP 215 Guide for Leaders
- NEP 215A Plan What to Eat from This Week's Specials (Meal Planning Guide)
- NEP 215B Compare When You Buy-Styles of Chicken Fryers
- NEP 215C Compare When You Buy-Forms of Ground Beef
- NEP 215D Compare When You Buy Form of Pork NEP 215E Compare When You Buy - Fresh Whole Milk in Different Package Sizes
- NEP 215F Compare When You Buy-Nonfat Dry Milk in Different Package Sizes
- NEP 215G Compare When You Buy-Types of Cheese
- NEP 215H Compare When You Buy-Forms of Fruits and Vegetables
- NEP 2151 Compare When You Buy-Styles of Fruits and Vegetables
- NEP 215J Compare When You Buy-Name and Store Brands
- NEP 215K Compare When You Buy-Styles of Bread
- NEP 215L Compare When You Buy-Forms and Convenience of Cereal Foods
- NEP 215M Compare When You Buy-Forms and Convenience of Rice

Although basically aimed at the low income, low-reading-level adult these worksheets could also be valuable at the high school level. The worksheets offer some basic and helpful buying information about a variety of foods and also some cost exercises. A supermarket visit might be necessary to complete some of the worksheets; however, example prices may be given by the instructor or a newspaper ad could be used. A list of the most prevalent nutrients in specific foods adds to the learning. A leader's guide is available which offers some ideas on efficient presentation of the worksheets.



Jewel Food Stores. Valu-Guide. Metrose Park, IL: Jewel Food Stores, 1972, 4 pp., pam, n.p., sg, i, m/f, jh, sh, jc, ad.

This pamphlet is a handy guide to aid in fresh fruit and vegetable buying. A chart listing over seventy fruits and vegetables gives size of serving, the approximate servings per pound, the nutrients provided in amounts of 50% or more RDA per serving, and the number of calories per serving. Also included is a helpful calculator to aid the consumer in finding the price per serving.

Matsen, Suzanne. Shopper's Cent Saver. Consumer Education Leaflet #17, Ithaca, NY: Cooperative Extension at Cornell University, 1969, 11 pp., pam, 10¢, fc, sg, i, m/f, jh, sh, ad.

A handy tool for the shopper, this pamphlet lists price per package on the horizontal line of a chart while the net weight of the package contents in ounces is listed on the vertical line of a chart to aid in cost comparisons. Price per package ranges from 5¢ to 99¢ and net weight ranges from 1 to 40 ounces. Some simple instructions and examples precede the chart.

Money Management Institute. Your Food Dollar. Chicago: Household Finance Corporation, 1972, 32 pp., il., pam, 25½ or \$3 for a set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This attractive booklet has value as a basic guide to food buying. Nutritional needs, budget allotment, and personal preferences are listed as part of the all important plan for shopping. Some government guides for safety and quality and some label information offer valuable basic background information. A buying guide listing general information on various categories of food is given. Also included are some tips on food storage and preparation.

National Dairy Council. Can We Eat Well For Less? #B67, Chicago: National Dairy Council, 1973, 14 pp., il., pam, 12¢, fc, sg, i, m/f, sh, ad, rl 7-8.

Ways to obtain protein, our largest food expenditure, in more economical ways is stressed. Main dish suggestions using such items as milk and cheese, less expensive cuts of meat, fish, poultry,

eggs, and legumes are given. Some helpful tips on how to get the most from fruits and vegetables by careful selection and preparation are listed. A simple and concise guide to Basic Four Food Groups and some economical tips on the uses of leftovers add to the value of this handy pamphlet.

National Dairy Council. Cheese. #B145, Chicago: National Dairy Council, 1973, 4 pp., il., pam, 20½, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This attractive pamphlet offers a clear and factual chart on cheese. The chart includes such factors as origin, consistency and texture, color and shape, flavor, basic ingredients, ripening period, and mode of serving for thirty commonly used varieties of natural cheese to aid consumers in decision making. Some suggestions on proper cooking, storage, and freezing and some ideas on uses of cheese are given. Also included is an informative bar graph comparing the major nutrients in an eight ounce glass of milk and one ounce of cheddar cheese.

National Dairy Council. Milk Information Sheet. #B13, Chicago: National Dairy Council, 1973, 4 pp., il., pam, 5¢, , , sg, i, m/f, sh, rl 9-10.

This pamphlet offers some technical information helpful to consumers. The different forms of milk include whole fresh fluid milk, acidophilus milk, buttermilk, certified milk, chocolate milk, chocolate dairy drink, concentrated fresh milk, sweetened condensed milk, nonfat dry milk, whole dry milk, evaporated milk, fortified milks, low-sodium milk, skim milk, soft curd, two percent milk, and yogurt. With each description of the types of milk some information pertaining to processing, composition, care, and use is given.

ad	adult group	n.d.	not dated
A.V	' audio visual	n.p	no price
b	book	pam	pamphlet
bw	black and white	ρb	paperback
c	color	Per	periodical
c tp	cassette tape	pp.	pages
fc	full class (25-30)	rec	record
fs	filmstrip	rl	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	sti	self teaching instrument
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C.M.C.



National Live Stock and Meat Board. Let Us Help You Be A Smarter Shopper, . . A Better Cook. Chicago: National Live Stock and Meat Board, n.d., 20 pp., il., pam, 15¢ each (1-9), 10¢ (10-99), 7¢ (100 or more), fc, sg, i, m/f, sh, jc, rl 9-10.

Helpful charts on cuts of beef, pork, lamb, and veal are included, and an explanation of different kinds of ground beef is given and illustrated. Some discussion on meat grading, care and storage, and cooking is also included. The information is relevant to consumer decisions.

Schnittgrund, K. P.; Hafstrom, J. L.; and Dunsing, M. M. The Johnsons, Food Series. Urbana-Champaign, IL: Home Economics Cooperative Extension Service, University of Illinois, 1973, 9-17 pp., c, il., pam, 50¢ the set of 5, fc, sg, i, m/f, ad, rl 3-5. May also be available from county extension offices in Illinois.

Individual titles of these simply written materials are: How the Johnsons Face a Food Shopping Problem, How the Johnsons Decide How Much to Spend at the Grocery Store, What the Johnsons Learn About Unit Pricing, What the Johnsons Learn About Food Shopping and How the Johnsons Solve Their Food Shopping Problem. They explain concisely the importance of planning ahead, use of unit pricing, value of comparison shopping, and the savings of sales and specials in food shopping. The series was designed for adults of low reading ability and might also be useful with selected secondary students.

Seelig, R. A. Selection and Care of Fresh Fruits and Vegetables. Washington, DC: United Fresh Fruit and Vegetables Association, 1971, 40 pp., il., pam, \$1.00, fc, sg, i, m/f, jh, sh, rl 11-12.

Listed alphabetically, this somewhat prescriptive pamphlet covers 86 different fruits and vegetables. An introduction discussing some 13 aspects of selection and care including freshness, color, shape, size, grades, price, etc. aids in wise consumer decisions. Each concise entry gives information concerning description, standards, usage, storage and availability. A valuable explanation of "The 'Organic' Fraud" is also included.

Special Service Supply. Dining Out Skill Text for Young Diners. Huntington, NY: Special Service Supply, 1968, 51 pp., pam, \$1.75, fc, sg, i, m/f, jh, sh, rl 5-6.

This simply written booklet grasps the reader's interest. Basically a skill text, the contents include twelve different types of menus that teach menu reading and understanding. The exercises, in their varied fun ways, test skills in spelling, math, and vocabulary. This change of pace booklet includes price checking, a crossword puzzle, and a true-false problem. A few important "manners" and even some foreign terms are introduced,

U.S. Department of Agriculture. The "How To Buy" Food Series. (Beef Roasts - G146-10¢; Beef Steaks - G145-10¢; Canned and Frozen Fruits - G191-30¢; Canned and Frozen Vegetables - G167-30¢; Cheese - G193-20¢; Dairy Products - G201-15¢; Dry Beans, Peas and Lentils - G177-25¢; Eggs - G144-10¢; Fresh Fruit - G141-15¢; Fresh Vegetables - G143-15¢; Lamb - G195-15¢; Meat for Freezer - G166-20¢; Potatoes - G198-15¢; Poultry - G157-10¢). Washington, DC: Government Printing Office, 1968-1973, some c, il., pams, most come in Spanish, single copies free from FDA, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This very useful group of factual and concise pamphlets covers all aspects of food buying. Some insight into food grading, signs of quality, kinds of containers, and a description of specific varieties is offered. Nutrition and label information along with storage and preparation tips add to the value of the series. Also included is a glossary of some helpful terms.

U.S. Department of Agriculture. Meat and Poultry-Care Tips For You. #0100-1610, Washington, DC: Government Printing Office, 1972, 12 pp., il., pam, 200, fc, sg, i, m/f, sh, ad, rl 8-9.

This booklet, a handy guide about our biggest food expenditure, emphasizes protection and sanitation. Also included are some helpful hints concerning buying, storing, handling, and cooking of meats and poultry. The information is valuable for intelligent consumer decision making.

Please refer to the List of Publishers. Page 78, for complete addresses of publishers and suppliers



U.S. Department of Agriculture. Storing Perishable Foods in the Home. G#78, Washington, DC: Government Printing Office, 1971, 9 pp., il., pam, 10½, fc, sg, i, m/f, jh, sh, rl 9-10.

This booklet offers a concise and factual guide to food storage. An explanation concerning refrigerator temperatures is given. The major portion of this pamphlet lists specific foods outlining the proper wrapping, placement in the refrigerator and recommended maximum storage time. This information is of value to consumers.

## Student Reference Other Printed Materials

Cooperative Extension Service, University of Illinois.

#200 Which Do You Choose? 3¢

#201 Which Do You Buy? (Potatoes) 3d

#202 Which Do You Buy? (Milk) 3¢

#203 What Kind of Salt Do You Buy? 3¢

#204 Which Do You Buy For After School Snacks?

#205 Which Do You Buy For Your Children? 2¢ Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, n.d., 1 pp., il., chart, 16¢ set of 6, fc, sg, i, m/f, ad, rl 6·7.

This set of pamphlets aimed at the low-reading-level adult offers useful information that aids one in getting the most nutritionally valuable and largest quantity of food for one's money. Simple comparisons of similar foods listing their food value offer assistance in decision making. No. 205 compares milk and pop. A wrong impression could be gained from the statement beginning "Pop helps children" if not explained carefully by teacher.

Cooperative Extension Service, University of Illinois. Buying Guide for Meat Group Foods. #NEP206, Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, n.d., 1 pp., chart, il., 2\mu, fc, sg, i, m/f, sh, jc, ad.

This simple chart gives information concerning the number of servings per pound of specific types of meat in relation to their bone and fat content. This information could be most helpful when planning a shopping list or comparing prices. National Dairy Council. Comparison Cards. Chicago: National Dairy Council, 1973, 50 c, charts, \$3.50, fc, sg, i, m/f, sh, jc, ad, rl (very little reading included, probably about 4).

Especially useful in teaching food buying, these colorful bar graphs representing 50 common foods provide consumer information concerning caloric value and nutrient content for 8 common nutrients in terms of % of RDA for teenagers. (A companion set of 42 charts has % RDA for adults.) They attract immediate attention and interest of a wide variety of learners and provide opportunity for them to discover nutrition information. They can be used singly or in any combination, depending upon teaching objectives. They are useful for bulletin boards or other display purposes and can be incorporated into games for teaching nutrition to consumers of all ages. When ordering, specify which set desired, teenagers or adult. Revision is in process.

\*National Dairy Council. Food Models. #B012. Chicago: National Dairy Council, 1974, c, food models, teacher guide, large set \$3.50, small set \$2.00, fc, sg, i, m/f, jh, sh, ad.

For consumers of all ages, one hundred thirty-six common foods have been beautifully photographed and reproduced in actual serving size to make up this revised edition of the National Dairy Council Food Models. A second set consisting of 55 of those 136 foods is also available. A Guide For Teachers and Other Leaders offers a number of ideas for the care and display of the cards, and for ways they can be used with preschool, kindergarten, primary, intermediate, junior and senior high, and adult groups. Also included are objectives and learning activities for five conceptual areas in which the food models might be useful as an educational aid. These are general nutrition, nutrition labeling, weight control, dental health, and the

ad AV	adult group audio visual	n.d	not dated
•		n p	no price
b	book	pam	pamphiet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pр	pages
fc	full class (25 30)	rec	record
fs	filmstrip	rl	reading level
g	game	sg	small group
i	ındividuəl	sh	senior high
il	illustrated	sti	self teaching instrumen
JC .	junior college	t	transparancy
jh	junior high	tm	teaching manual
m/f	male and female	•	not in LC.M.C



metric system. All are of interest in consumer education.

United Fresh Fruit and Vegetable Association. Serving Costs of Selected Fresh Fruits and Vegetables. Washington, DC: United Fresh Fruit and Vegetable Association, 1969, 4 pp., 8½ X 11 chart, 25½, sg, i, m/f, sh, jc, ad.

A useful tool in calculating the price per serving of a specific fresh fruit or vegetable, this chart offers the price per four-ounce serving based on cooked edible portions. This pamphlet lists the fifty most popular fruits and vegetables. A broad range of prices per pound increases usefulness of this publication.

IC U.S. Environmental Protection Agency. Waste Not. Want Not. #5502-00094, Washington, DC: Government Printing Office, 1972, 9 X 13, c, il., poster, 15¢, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

For the ecology minded consumer, this poster contains six suggestions for used packaging materials. The suggestions are in medium size print with illustrations. The descriptions and explanations are in small print and are not easily read from a distance. The suggestions are appropriate and the explanations are well done.

Wiese, Alice. Fill Your Grocery Cart With Nutrition. Urbana, IL: Division of Home Economics Education, University of Illinois, 1973, c, il., rame, \$6.95, sg, m/f, jh, sh, ad, rl 6-7.

This colorful and appealing game offers valuable, basic nutrition information for various age groups and reading levels. A thorough study of the directions, cutting out "money" and colored squares, and getting a die to throw are all necessary before playing the game. Simulating a supermarket, the purpose of this game is to help one get the most nutrition (that is, meeting the RDAs) for the least amount of money. Various techniques that aid one in meeting that ultimate goal are subtly incorporated.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

## Teacher Reference Books and Paperbacks

\*Cross, Jennifer. The Supermarket Trap. Bloomington, IN: Indiana University Press, 1970, 258 pp., il., b, \$5.95.

In a straightforward factual manner, this book covers pertinent information concerning the producers, sellers, and buyers involved in the food industry. The sometimes deceptive techniques involved in advertising, packaging, and "games" are revealed. Such problems as food safety and the higher prices charged in poorer neighborhoods are discussed in an objective style. Also included is an informative appendix with facts and figures comparing packaging costs and raw food costs, listing the number of food chains according to profits, and outlining the food giants and their affiliates. This book is packed full of valuable information for the consumer educator.

Moyer, William C. The Buying Guide for Fresh Fruits, Vegetables and Nuts. Fullerton, CA: Blue Goose, Inc., 1971, 124 pp., c, il., 8½ X 11 in. pb, \$2.00.

In a somewhat prescriptive and lengthy introduction, a variety of general information on consumerism is presented. Prepared as a training, guidance and informational source for consumers and nutritionists, a wide variety of realistically explicit illustrations is offered. Each entry contains various information ranging from where and when grown, to the specific varieties, to tips on selection, storage, and cooking, to nutritional and caloric values. Some helpful charts concerning RDA's and composition of foods are also included.

## Teacher Reference Pamphlets and Periodicals

Spitze, Hazel Taylor, editor. Illinois Teacher, Vol. XVII. No. 3, January-February, 1974, Urbana, IL: Division of Home Economics Education, University of Illinois, 53 pp., il., per, \$7.50/yr., \$21.00/3 yr., 5 times a year, single copies \$1.75 (Special \$5/yr. for undergraduate—and—graduate—students—when ordered by teacher educator).

This issue, emphasizing nutrition for the consumer, includes such articles as, "Get Your Money's Worth From Protein," evaluation approaches,



teaching techniques and resources to help teaching become more effective and more enjoyable. The accent is on discovery techniques which involve the learners, mentally, physically and emotionally.

U.S. Department of Agriculture. How to Buy Food. #467-344, Washington, DC: Government Printing Office, 1971, 31 pp., il., pam, 50%, also in Spanish.

For use with other consumer education materials published by the Agricultural Marketing Service of the U.S. Department of Agriculture, this booklet is a source for handouts. Included are thirty-one reproducible pieces on perforated pages that are easily removed. This publication contains items dealing with the "how to" of buying dairy products, fruits, vegetables, meat, poultry and eggs.

U.S. Department of Agriculture. How to Buy Food: Lesson Aids for Teachers. #443, Washington, DC: Government Printing Office, 1973, 51 pp., il., pam, 80%, also in Spanish.

This valuable tool for those responsible for imparting ideas about food buying is written in a concise and appealing manner. Permission to reproduce any part of the seven lessons directed to senior high and adult groups is given. The lessons cover meat, dairy products, eggs, poultry, fresh fruits and vegetables, canned and frozen fruits and vegetables, and getting more for your money. Each lesson contains specific objectives, materials to use, supplementary material, suggestions for teach as and a glossary. Various quizzes and charts along with a crossword puzzle at the end enhance the presentation of food buying.

Wax, Carolyn J., editor. Illinois Teacher. Vol. XV, No. 3, Urbana, II.: Division of Home Economics Education, University of Illinois, January-February, 1972, 45 pp., il., per, \$7.59/yr., \$21.00/3 yr., 5 times a year, single copies \$1.75 (Special \$5 per year for undergraduate and graduate students when ordered by teacher educator.)

This issue explores the why of individualized instruction and suggests ways to individualize classroom instruction with examples primarily in nutrition. Information on developing a classroom Consumer Resource Center is included. To make teaching and learning fun, novel ideas for individualizing projects in consumer education are pursued.

#### Audio-Visual Materials

\*Aims Instructional Media Services, Inc. Buying In A Supermarket. #9359, Hollywood, CA: Aims Instructional Media Services, Inc. n.d., 15 min., c, 16 mm. film, \$205, rental 1 to 3 days \$20, fc, sg, m/f, jh.

Some basic points about shopping and food selection are made through occurrences in a supermarket as viewed by "talking" shopping carts. This introductory material could be useful for junior high school students or selected groups who lack basic information in shopping for food.

Federal Trade Commission. Bargain? Freezer Meats. Washington, DC: Federal Trade Commission, 1971, 8 t, il., free, fc, sg, m/f, sh, ad.

These transparencies briefly outline a few ideas aimed at preventing the consumer from being victimized by a "freezer meats" scheme. In a simple and concise manner some tips about prices, the firm's reputation, and some thought-provoking questions concerning credit are given.

\*Journal Films. Food Labeling: Understanding What You Eat. Chicago: Journal Films, Inc., 1973, 11 min., c, 16 mm. film, \$145. Champaign, IL: University of Illinois Visual Aids Service rental, #03990, \$6.50, fc, sg, m/f, sh, jc.

This film offers a basic overview of food labeling. Useful as an introductory aid, this film covers the influences of food habits, the importance of advertising, and the valuable information listed of food labels. Such information as ingredients, their quantity in relation to other ingredients, nutrients expressed in per cent of RDA per day, and the number of calories per serving is discussed. Learning what a person needs and how to use label infor-

ad adult group	n d not dated
A V audio visual	n.p. no price
b book	pam pumphlet
hw black and white	<i>ph</i> paperback
c color	<i>per</i> periodical
<i>c tp</i> -cassette tape	pp pages
fc full class (25-30)	rec record
fs filmstrip	r/ reading level
g game	sg small group
ı individual	sh senior high
d illustrated	str - self-teaching instrumen
<i>jc</i> junior college	f transparency
<i>th</i> gunior high	tm teaching manual
m   f   male and female	not in I C M C



mation to help them fulfill their needs are two important points which are stressed.

\*U.S. Department of Agriculture. "What's Happening to Food Prices?" #C-192 (slides), Washington, DC: U.S. Department of Agriculture, 1973, 153 frames, slides, \$35 with c tp and a detailed publication, or fs, \$15 with c tp and a detailed publication, fc, sg, m/f, sh, jc, ad. 20:47 min.

Almost in the form of a rebuttal for the farmers who are sometimes accused of "robbing" the consumers, this presentation gives facts and figures to justify the farmers' actions. Some comparisons with the costs of other goods and services, all increases, are weighed against the food price fluctuations which are affected by time lags in nature's production. This production serves to temper the consumer's anger concerning food costs by comparing them to our ever increasing wages.

\*U.S. Department of Agriculture, Food and Nutrition Service. Food Stamp Information. #C193, Washington, DC: Photography Division, Office of Communications, U.S.D.A., 1973, 61 c, slides, c tp \$18.50, or Washington, DC: Photo Lab Inc., 1973, 61 frame c, fs, c tp, \$10.50, fc, sg, m/f, sh, jc, ad. Contact local Food Stamp Program Administrators for possible free loan.

This complete and factual presentation of color drawings consists of two sections that can be used separately. The first section includes information on eligibility requirements, application and complaint procedures, denominations of stamps, and use and care of booklets of stamps. The second section includes information on the limitations to food products, other restrictions, and grocery store tips. A musical background on the cassette tape adds appeal. Information on recent cost of living increases granted to the food stamp program each January and July would be a helpful addition.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

# ERIC

#### C. TRANSPORTATION

## Student Reference Books and Paperbacks

Consumer Guide ed. Consumer Guide 1973 Automobile Buying Guide. Vol. 36, New York: Pocket Books, 1973, new annually, 386 pp., il., pb, \$1.95, sg, i, m/f, sh, jc, ad, rl 12-13.

Having stated that their only connection with the automobile industry is that of "an attitude of healthy skepticism," the editors give their impressions of new features presented by the autoindustry and of trends in consumer preferences. Specifications, test results and opinions of features, are included for American and foreign cars. Additional information on recalls, bumpers, tires, and prices is included. Many consumers believe this is the book to consult before purchasing a new car. A new edition is prepared each year. Future issues will be published by the New American Library.

Ford Motor Company. Car Buying Made Easier. Dearborn, MI: Ford Motor Company, 1974 updated annually, 160 pp., il., pb, free, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The first forty-five pages are filled with objective and helpful information for prospective car buyers. Among the aspects discussed are: what type of car to buy; interior, exterior, and optional features; test-driving; car quality; insurance; financing; and leasing. Illustrations and charts are used extensively and add clarity and interest. A personal questionnaire and accompanying paragraphs on interpreting one's answers could be helpful in the decision making process. The remaining 115 pages of the book discuss Ford products.

lackson, Charles R. How to Buy a Used Car. Philadelphia: Chilton Book Company, 1967, 90 pp., il., b, \$2.75, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

A former used car salesman covers the field in an interesting and informative, though somewhat prescriptive, manner. These topics are included: advantages and disadvantages of both dealer and private party sales; the importance of determining guarantees, warranties and the car's history; types of sales operations; the advertising aspects of both buying and selling; financing, including some extremes which do happen; and tips for dealing

with sales personnel. With the addition of information on current warranty practices and recent federal odometer disclosure requirements, a comprehensive study of the used car "game" could be made using this publication.

## Student Reference Pamphlets and Periodicals

Better Business Bureau. Buying and Servicing New or Used Cars. #258, Chicago: Better Business Bureau of Chicago, 1972, 16 pp., il., pam, 15¢, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

Consideration is given to these topics: selecting a dealer, advertising terminology, pricing, and contracts. Additional information is given on used cars, transmissions and rebuilt engines. The information is factual, clear, and could be quite useful to a prospective purchaser of cars or automotive services.

Biesdorf, Dr. Heinz B. Estimated Costs of Ownership and Financing A Car. Ithaca, NY: Cooperative Extension, order from Car, 1970, 2 pp., pam, fc, sg, i, m/f, sh, jc, ad, estimated rl 7-8.

This worksheet presents figures for an average family sedan with items such as: cost of optional features, cost of financing, trade in allowances, insurance and licensing fees. These figures serve as an example and space is given for a student to estimate his/her own costs. Additional consideration is given to these situations: first year cost of ownership and financing, three year cost of ownership and financing, and the possible decision to sell at the end of the first year of ownership. Variables such as gas, oil, repairs and maintenance are not included. The worksheet could be quite useful to car owners and prospective car owners.

Brenner, F. C. Tires Their Selection and Care. National Bureau of Standards Information Series 2, U.S. Department of Commerce, Washington, DC: Government Printing Office, 1970, 28 pp., c, il., pam, 65½, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

The information in this pamphlet was developed from studies done at the Office of Vehicle Systems Research of the Institute for Applied Technology of the N.B.S. Chapters on Care of Tires, Driving Habits, Selection of New Tires and Types of Tires give excellent information and could be of great value to conscientious drivers. Additional helpful

information includes: 1) a detailed load range table, 2) a chart of equivalent sizes for selecting replacement tires and 3) comments concerning the terminology of tire quality. One very good feature of the pamphlet is the emphasis on selecting tires in a direct relationship to the kind of driving anticipated.

Citizens for Clean Air. The Automobile and the Environment. New York: Citizens for Clean Air, 1971, 2pp., 24 X 28 in., il., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 12-13.

The sponsoring group's stand on the relationship between the automobile and the environment is presented. Alternative transportation suggestions are given which, they believe, would result in an improved environment. Much of the information is based on the New York City situation, but it could be applicable to other areas.

Civil Aeronautics Board, Air Travelers' Fly-Rights. Washington, DC: Government Printing Office, 1973, 16 pp., c, il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The objective of the publication is to increase the knowledge of the air traveling consumer concerning his rights and responsibilities. These topics are included: fares, boarding problems due to overselling, security measures, flight delays and cancellations, reconfirmation responsibilities, baggage problems and charter flights.

Firestone Tire and Rubber Company. Facts on Car Care. Akron, OH: Firestone Tire and Rubber Company, n.d., 16 pp., c, il., pam, free, classroom quantities may be requested, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

These eight areas of car operation are covered:

ad	adult group	n d.	not dated
A.V	Budio visual	n.p	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp.	pages
fc	full class (25-30)	<i>fac</i>	record
1s	filmstrip	rl	reading level
g	game	sg	small group
i	ındividual	sh	senior high
il	illustrated	sti	self teaching instrumen
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I.C. M.C.



Petersen Publishing Company. Motor Trend. Los Angeles: Petersen Publishing Company, 115 pp., c, il., per, 75¢ single copy at newsstand, \$5.00 annual subscription, fc, sg, i, m/f, sh, jc, ad, rl of consumer articles 10-12.

Many students may already be familiar with this popular magazine in which timely articles of consumer interest and information appear each month. Sample copies included features on: cars for the gas crisis, troubleshooting and home repairs, pro and con the 50 mph limit, rotary engines, new products, proposed legislation, and information on recreational vehicles, cycles, pickups and vans. Tested products are named by brands and pictures are often included. The magazine could serve as a valuable resource.

Tire Industry Safety Council. Consumer Tire Guide. Akron, OH: Firestone Tire and Rubber Company, n.d., 15 pp., c, il., pam, free, classroom quantities may be requested fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Topics covered in this information-packed pamphlet include: types of tires, selection of replacement tires, relationship between proper inflation and intended load, information provided on a tire, illustrations of abnormal wear, driving tips, and maintenance and repair tips.

U.S. Department of Transportation, Federal Highway Administration. Cost of Operating an Automobile. Washington, DC: Government Printing Office, 1972, 11 pp., il., pam, 25¢, fc, sg, i, m/f, sh, jc, ad, rl 13-14.

Detailed explanations of costs of automobile operation are given in this most recent of periodic studies conducted by the Federal Highway Administration. Ten-year estimates are given for a standard sedan and a compact car. Estimated first, second and tenth year costs are given for an American-made sub-compact car. Financing costs are not included, but an explanation is given of a way that those calculations could be added. The publication could provide valuable information to car owners. Additional consideration to changes caused by increased gasoline prices and reduced speeds might be helpful.

tires, ignition and electrical system, brake system, exhaust system, suspension, fuel and engine, cooling system and seasonal maintenance. Clear illustrations are included. Explanations of the purpose of specific parts and possible problems with those parts make this a very valuable reference for consumers. Information gained could help in trouble-shooting and in overall understanding of the operation of a car.

General Services Administration. Automobile Batteries. #2200-0067, Washington, DC: Government Printing Office, 1971, 13 pp., c, il., pam, 40½, sh, jc, ad, rl 11-12.

Excellent illustrations and descriptions explain how automobile batteries are made and how they work. Consideration is given to buying a new battery, battery care, and to the proper and safe use of jumper cables. This information could be extremely useful to car owners and operators,

General Services Administration. Tips for Conserving Gasoline. Washington, DC: Government Printing Office, 1973, 2 pp., il., pam, free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Tips on driving techniques, car maintenance and car use are discussed in their relationship to conserving gasoline. A chart for determining miles per gallon is included. A lot of useful information is included in a minimum of space.

R Petersen Publishing Company. Hot Rod. Los Angeles: Petersen Publishing Company. 135 pp., c, il., per, 75% single copy at newsstand, \$7.50 annual subscription, fc, sg, i, m/f, sh, jc, ad, rl of consumer articles 11-13.

Many students may already be regular readers of this high appeal magazine which includes many articles of consumer information and interest each month. Articles may include these topics: selecting accessories, maintenance and troubleshooting, how-does-it-work, gas saving tips, ecological considerations and information on cars, cycles, vans, etc. by name. The magazine could serve as a timely and valuable resource.



Government Printing Office, 1973, 9 pp., c, pam, 20½, fc, sg, i, m/f, sh, jc, ad, rl 13-14.

Factual information is given concerning customs requirements for clearing a car which would be of interest to U.S. residents returning from a trip abroad and to civilian or military employees coming home after an overseas assignment.

## Teacher Reference Other Printed Materials

New York, The University of the State of. The Consumer and Transportation. Albany, NY: New York State Education Department, Publications Distribution Unit, 1972, 116 pp., curriculum guide, 75¢.

This module was prepared for use within the state of New York and especially with disadvantaged and/or inner city students. It could be useful with other student groups, also. The objectives of the guide are a) to help consumers recognize and identify transportation problems, b) to encourage willingness to work toward solutions of these problems and c) to encourage consideration of and creativity in determining possible alternatives. Thirty-three pertinent transportation-related questions are expanded with: 1) understandings (to be investigated), 2) activities and 3) sources. The wide range of suggested activities could provide an interesting and meaningful involvement for students.

New York, The University of the State of. The Consumer Looks At His Automobile Insurance. Albany, NY: New York State Education Department, Publications Distribution Unit, 1972, 70 pp., il., curriculum guide, 50%.

This module was prepared for use within the state of New York and especially with disadvantaged and/or inner city students, but could be useful with other student groups, also. As a result of this study students could a) understand how the present insurance system works and consider its strengths and weaknesses, b) become informed concerning proposed changes and consider those strengths and weaknesses, and c) have a basis for more intelligent consumer decisions and legislative impact. Sixteen relevant questions are expanded with: 1) understandings (to be investigated), 2) activities and 3) sources. The wide range of activities could provide an interesting and meaningful

involvement for students. A good summary and bibliography are included.

#### **Audio-Visual Materials**

\*Aims Instructional Media Services, Inc. Maintaining An Automobile. #9365, Hollywood, CA: Aims Instructional Media Service, Inc., n.d., 11 min., c, 16 mm. film \$150, rental 1 to 3 days \$15, fc, sg, m/f, jh, sh, jc, ad.

The story concerns a girl who works on her own car and finds it may be cheaper than other alternatives for service. Other topics included are: maintenance and repair tips, choosing a repairman for nondo-it-yourself jobs, and information on tires.

Changing Times Education Service, Editors of. So You Want Wheels. Washington, DC: Changing Times Education Service, 1972, 2 c, fs, 109 frames, 2 rec or 2 c tp, 20 min., 8 il., master copies, im, \$39.00 with rec, \$43.50 with c tp, fc, sg, sh, jc, ad.

This resource kit is designed to offer suggestions for buying and financing a new or used car, buying insurance and maintaining a ear. A popular music background with a realistic situation maintain interest. Included are eight,  $8\frac{1}{2} \times 11$  pages which may be used as facsimile spirit masters or as transparency masters. A copy of the recorded script is in the teacher's manual. A reading and resource list is given which includes these topics: buying and financing a car, buying insurance, buying tires, and maintenance.

\*Chevrolet Motor Division, So You Want To Buy A Used Car. #30112, New Hyde Park, NY: Modern Talking Picture Service, n.d., 15 min., c, 16 mm. film, free, fc, sg, sh, jc, ad.

ad	adult group	n d.	not dated
AV	audio visual	n.p	no price
b	book	pam	pamphlet
hw	black and white	ρb	paperback
C	color	per	periodical
c tp	cassette tape	ρp	pages
fc -	full class (25-30)	/BC	record
fs	filmstrip	11	reading level
g	game	sg	small group
ı	individual	sh	semor high
ıl	illustrated	sti	self teaching instrument
jc –	jumor college	t	transparency
jh	junior high	tm	teaching manual
m!f	male and female	•	not in I C M C



Beginning with a panel discussion format and one discussant who is difficult to hear, the film moves quickly to actual examination of used cars. Many important items to consider in used car selection are clearly shown and explained.

\*Film Fair Communications. Tommy's First Car. Studio City, CA: Film Fair Communication, 1972, 11 min., c, 16 mm. film, \$145, rental \$15, #0215. Champaign, IL: University of Illinois Visual Aids Service, rental #03884, \$7.00, fc, sg, m/f, jh, sh, Spanish version available from Film Fair.

In a manner which would be acceptable to many young people, Tommy and his Dad examine a car which is being considered for purchase, Ways to check important features of a used car are shown. A mechanic is consulted for additional information. Tommy gains information which could enable him to make an intelligent decision.

#### D. CLOTHING

## Student Reference Pamphlets and Periodicals

Federal Trade Commission. Care Labels. #10, Washington, DC: Federal Trade Commission, n.d., 7 pp., il., pam, single copy free, fc, sg, i, m/f, sh, ad, rl 8-9.

This pamphlet is aimed at use with low income, low-reading-level adults. The information is short and simple and could be most helpful as an introductory pamphlet leading to a more thorough presentation. Also included in the pamphlet is a listing of products not covered by the FTC rule.

Mead, Marjorie. Buying Clothing, Series. Urbana, II.: Home Economics Cooperative Extension Service, University of Illinois. 1971, 3 pp., c, pam, 3/each, fc, sg, i, m/f, jh, sh, ad, rl 7-9, available in Spanish. Pamphlets may also be available from county extension offices in Illinois.

This series of nine pamphlets provides clear, accurate, unbiased, brief, and well organized information for the consumer. The nine topics discussed

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers.

are: Care Instructions, Buying Family Clothing, Men's Clothing Sizes, How Clothes Should be Made, Fibers and Fabrics, Children's Clothing Sizes, Women's Clothing Sizes, Labels Give Information, and Special Finishes. The print in two of the pamphlets is very small to conserve space. The topic package idea should be useful to teachers with a minimum of reading time. It is also designed for low income budgets.

Mead, Marjorie. Your I.Q. in Clothing. Urbana, IL: Agricultural Publications Cooperative Extension Service, University of Illinois, Revised 1972, 6 pp., pam, 5¢, fc, sg, i, sh, jc, ad, rl 8-9. Pamphlet may also be available from county extension offices in Illinois.

The importance of construction methods and quality of workmanship in clothing, whether homemade or ready made, is stressed. Checking the fit while standing, sitting, and walking is advised before the consumer purchases a garment.

Mead, Marjorie and Goss, Dorothy. As You Buy Clothing. Circular 1045, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1971, 23 pp., pam, single copy free, 15¢ each in quantity, f:, sg, i, m/f, jh, sh, jc, ad, rl 9-10. May also be available from county extension offices in Illinois.

A guide to how and where to buy clothing for the family, this pamphlet is clear and concise. Advertising, credit and consumer-store relationships are included for a better understanding of the concerns in the market place.

Money Management Institute. Your Clothing Dollar. Chicago: Household Finance Corporation, 1972, 40 pp., il., pam, 25% or \$3 for set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, vd, rl 11-12.

This clear, factual booklet suggests some helpful guidelines in making the best use of a clothing budget. Some suggestions are given concerning planning for one's needs, skillful selection of clothing based on its quality, and proper clothing care to insure its wearability and durability. Much of the booklet is devoted to suggested buying techniques to employ when buying clothing for specific members of the family including correct sizing, flattering features, and a garment's suitability to 22 present wardrobe.

\*Sears, Roebuck and Company. Cash Buying Plan for Children's Clothes. #BB3, LaGrange, IL: Sears, Roebuck and Company, 1973, 14 pp., il., pcm, 25¢, fc, sg, i, m/f, ad, rl 9-10.

Planning ahead for children's clothing to satisfy future needs and wants is stressed. Some helpful guidelines on how, why, and where to shop are listed. An outline of desirable characteristics for children's clothes offers some valuable information. A sample replacement list of clothing, depending upon either outgrowing or wearing out a garment, helps one predict future needs.

Sears, Roebuck and Company. Hidden Value Series. Chicago: Sears, Roebuck and Company, 1971, c, il., pam, \$2.50 for set of 50 of same title, fc, sg, i, f, sh, ad, rl 9-10.

How To Select Infants' and Children's Clothing IIV 321. An excellent reference on children's clothing, this booklet is well-organized and includes special design features in children's clothing, growth and development characteristics of children, check lists for fit, quality construction, and eare of children's clothing, how clothing affects a child's feelings, items to include in a layette, and criteria for selecting clothing for children of all ages.

How To Select Young Underfashions HV 301. This is an informative guide that discusses figure types, how to measure and select the best size for each, types of bras, girdles, slips and briefs, and care of underfashions. A glossary of terms is included.

Selecting Teen Fashions HV 342. Selecting Teen Fashions offers guidelines on how to select clothing styles in line with body types and figure irregularities. It also discusses fashion trends, items that might be included in a wardrobe, principles of buy-manship, quality construction criteria, advantages of sewing your own clothing and rules of grooming.

U.S. Department of Agriculture, Agricultural Research Service, Southern Marketing and Nutrition Research Division. Soaps and Detergents for Home Laundering. Washington, DC: U.S. Government Printing Office, Revised 1973, 8 pp., pam, 25%, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The characteristics of soaps and detergents and

how they react in water to provide cleaning power are included. There is a partial list of brands available for light duty soaps and detergents, and for heavy duty soaps and detergents. Some problems of washing in hard water and the possible need to soften are offered. Ingredients of soaps and detergents are listed and the purpose of each one given to help the consumer make intelligent selections of soaps and detergents.

## Student Reference Other Printed Materials

American Textile Lanufacturers Institute, Inc. Smart Kids Read Clothes-Care Labels. Charlotte, NC: American Textile Manufacturers Institute, Inc., n.d., 20 X 30 in., il., chart, free.

This eye catching, up-to-date chart illustrates a pair of jeans with the most common care-labels and their explanation. Some information, concerning where the labels may be found, some exceptions to the rule, and what the labels tell you, is also included.

Maytag Company, The. Removing Spots and Stains. Newton, IA: The Maytag Company, n.d., il., chart, free, fc, sg, i, m/f, sh, jc, ad, rl 7-8.

This appealing chart could be most useful as a reference for a person responsible for cleaning garments. The chart includes a lengthy list of various stains, and suggestions for their removal, depending upon whether the fabric can or cannot be bleached. This is valuable information for clothing care and servicability.

act	adult group	n.d	not dated
AV	., .	n.p	no price
h	book	•	•
bw	black and white	ph	paperback
c	color	•	periodical
c tp	cassette tape	ρp	pages
fc	full class (25-30)		record
ts .	filmstrip	1	reading level
ũ	game	<i>59</i>	small group
i	individual	sh	senior high
ıl 💮	illustrated	Sti	self teaching instrumen
JC .	lumor college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M C



## Teacher Reference Pamphlets and Periodicals

Adams, Eleanor. Laundry Techniques for Modern Washers. Chicago: Association of Home Appliance Manufacturers, 1971, 3 pp., il., pam, single copy free.

Leading home economists representing washer manufacturers express their views concerning the use of washing with soap, washing soda, and non-phosphate detergents. Pros and cons for each product are discussed in relation to the color retention of a garment, degree of soil, hardness of the water, toxicity of the laundry aid, and the mechanical difficulties in washing machines hastened by specific products. The information could be useful regarding the life of a washer and of clothing.

Blanford, Josephine M. and Gurel, Lois M. Fibers and Fabrics. Washington, DC: Government Printing Office, 1970, 28 pp., il., pam, 65\mu.

This clear and concise booklet offers practical information covering the four natural fibers and fifteen man-made fibers. Each fiber is listed individually with some brief comments on its characteristics. Following the comments is a factual chart listing properties, care, uses, and trademarks of each specific fiber. A glossary of common terms adds to the usefulness of the booklet. An understanding of fibers and fabrics is necessary for wise consumer decisions.

Federal Trade Commission. Look for That Label. #6, Washington, DC: Government Printing Office, 197., 6 pp., pam, 15¢, single copy free from FTC, multiple copies may be requested for teacher education.

A warning to the consumer, this pamphlet introduces the law requiring labels giving specific information concerning fiber content. An explanation of the Woo! Products Labeling Act, The Fur Products Labeling Act, and The Textile Fiber Products Identification Act contribute to the value of the pamphlet as a teacher reference.

Man-Made Fiber Producers Association, Inc. Guide to Man-Made Fibers. New York: Man-Made Fiber Producers Association, Inc., 1970, 16 pp., il., pam, free.

Most valuable to the teacher, this pamphlet offers some basic information about nineteen manmade fibers. Each fiber is listed with such specific information as common uses, major characteristics, and care instructions. A technical chart giving physical properties of man-made fibers, a basic explanation of the principles of production, a list of fiber trademarks, and the definitions of the manmade fibers from the Textile Fiber Products Identification Act add to the usefulness of this pamphlet as a teacher reference.

Mead, Marjorie. Today's Fabrics. #917, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1971, 23 pp., il., pam, single copy free. May also be available from county extension offices in Illinois.

In a very comprehensible way, some basic textile information is outlined. A garment's durability, serviceability, and care depends upon the fiber content, fabric construction, fabric finish, and garment construction. This booklet covers all of those topics in a clear and concise manner. Also included are some helpful guidelines to follow concerning laundry procedure and drycleaning. This information could help consumers lengthen serviceability from clothing items.

#### **Audio-Visual Materials**

\*Penney. J. C., Co. Permanent Care Labels. #84137, New York: J. C. Penney, Co., Inc., 1973, fs, rec, 6 min., \$4.25, free loan from local J. C. Penney stores, fc, sg, m/f, jh, sh, ad.

This filmstrip, record, and script are devoted to introducing and explaining the permanent care labeling which has been required since 1972. Also included are some guidelines concerning buying of clothes, quality of construction, and tips for making good buys. The information is basic and valuable to consumers.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers



## E. HEALTH SERVICES, DRUGS AND COSMETICS

## Student Reference Books and Paperbacks

H Teledyne Brown Ergineering. A Design Guide for Home Safety. 32300-00201, Washington, DC: Government Printing Office, 1972, 108 pp., il., pb, \$1.50, fc, sg, i, m/f, jc, ad, rl 14-15.

In spite of a high reading level, this publication mainly for use by builders may prove to be a useful tool to a prospective homeowner, one who is remodeling, or someone making a decision about renting. This guide contains statistical data on the causes of home accidents; well-illustrated guidelines for a safer home environment; and a series of safety checklists concerning specific parts of the home and its surroundings. Included are sections dealing with stairs, bathrooms, windows, dcors, kitchens, floors, electricity, and exterior.

## Student Reference Pamphlets and Periodicals

American Dental Association. **Dental Consumerism.** Vol. 39, No. 4, Chicago: American Dental Association, 1973, 1 p., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Brief bulletin to dentists citing the trend toward greater consumer awareness. Recommendations are given to the dentist to avoid trouble and prevent problems with their patients. The path and action taken when a complaint is received is explained, and a consumer could use this to his advantage.

American Dental Association. How to Find a Dentist and Reduce Dental Costs. Chicago: American Dental Association, n.d., 6 pp., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Suggestions for locating a family dentist and ways of deciding upon a specific one are presented. The prevention rather than the cure, of dental problems is stressed. The importance of water fluoridation and the aspects of dental insurance are reviewed briefly.

American Dental Association. Your Dental Bill... What Goes Into It. Chicago: American Dental Association, 1970, 3 pp., il., pam, single copy free, 25/65½, 100/\$2.50, fc, sg, i, sh, ad, rl 12-13.

A short explanation is given of the various expenses that are covered in the average dental fee. Included are some figures justifying rising dental fees.

American Medical Association. Facts on Quacks: What You Should Know About Health Quackery. #OP-128, Chicago: American Medical Association, 1971, 32 pp., il., pam, 35%, (less in quantities), fc, sg, i, m/f, sh, jc, ad, rl 11-12.

A lengthy definition of a medical quack, with some ways to detect one, is followed by a discussion about "health" and "cult" practitioners. The crux of the booklet deals with frequently asked questions about arthritis and rheumatism; cancer; nutrition and weight control; over-the-counter drugs; alcoholic nostrums (quack medicines); devices; health books and pamphlets; mental health; retardation; cosmetics; baldness: rejuvenation; and sex preparations. Also included is a list of organizations and agencies who could assist with consumer questions.

American Medical Association. Health Quackery Devices. #OP-190, Chicago: American Medical Association, 1970, 15 pp., il., pum, 35½, fc, sg. i, m/f, sh. jc, ad, rl 11-12.

Some illustrations and several descriptions of mechanical devices used to defraud the public are presented. Prescriptive warnings are given about quacks not only because they cost money but also because valuable time is wasted in the early stages of an illness when diagnosis and treatment could prevent further complications.

ist	adult group	n d	not dated
AV	audio visual	nρ	no price
b	haak	pam	pamphlet
bw	black and white	ph	psperback
C	color	per	periodical
c tp	cassette tape	ρρ	pages
tc	full class (25 30)	rec	record
1s	filmstrip	el	reading level
y	game	sg	small group
i	individual	នវ៉ា	senior high
il	illustrated	Sti	self teaching instrument
jc	junior college	t	transparency
jh	jumor high	<i>tm</i>	teaching manual
m/f	male and female	•	not in LC.M.C.



Corliss, Edith. Facts About Hearing and Hearing Aids. #0303-0920, Washington, DC: Government Printing Office, 1971, 31 pp., il., pam, 60%, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

A concise and factual consumer's guide that discusses and illustrates how you hear; causes and treatment of hearing loss; effects of hearing disorders; deafness in the very young; what you can do about a hearing loss; the hearing aid—its selection, care and costs; and some information on financial assistance. The booklet is fast-moving and very readable.

Department of Defense; Department of Health. Education and Welfare; Department of Justice; Department of Labor; and the Office of Economic Opportunity. A Federal Source Book: Answers to the Most Frequently Asked Questions About Drug Abuse. #0-428-997, Washington, DC: Government Printing Office, 1971, 30 pp., pam, 25½, fc, sg, i, m/f, jh, sh, jc, ad, rl 10-11.

This is a source book of pooled information from concerned Federal agencies and departments dealing with the national drug problem. Very readable and concise answers to some frequently asked questions about drug abuse, marihuana, hallucinogens, stimulants, sedatives, narcotics, and other substances of abuse are given. An informative glossary of drug slang terms is included.

Food and Drug Administration. FDA Approval of New Drugs, #72-3015, Washington, DC: Government Printing Office, 1971, 16 pp., il., pam, 15½, fc, sg, i, m/f, jc, ad, rl 14-15.

A good bit of drug history comprises about half of the booklet. Also included are some brief but important facts on drug marketing and manufacturing requirements; NDA (new drug application) review and surveillance after marketing; and experimental drugs.

Food and Drug Administration. First Facts About Drugs. #1712-0137, Washington, DC: Government Printing Office, 1971, 15 pp., il., pam, 25%, fc, sg, i, jh, rl 9-10.

An interesting factual account dealing with

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

many aspects of drugs including a short history, what drugs are, their pro's and con's, over-thecounter drugs as opposed to prescription drugs, precautions, common fallacies, drug safety in the home and a bit about drug laws. The booklet would be a very good primer for junior high.

Food and Drug Administration. We Want You To Know What We Know About Cosmetics. #1712-00173 and We Want You To Know What We Know About Safe Use Of Eye Cosmetics. DHEW [FDA] #73-5002, Washington, DC: Government Printing Office, 1973, 5 pp., il., pam, 10% and 15%, fc, sg, i, f, sh, jc, ad, rl 12-13.

Sanitary and safe use of cosmetics is the theme of a helpful list of do's and don'ts written prescriptively. One very important fact is that the FDA does not have the authority to review the safety of cosmetics before they are marketed. Eye safety in regard to cosmetics is reviewed in an informative manner by giving helpful hints about make-up.

Food and Drug Administration. We Want You To Know What We Know About Diagnostic X-Rays. #73-8048, Washington, DC: Government Printing Office, 1973, 5 pp., il., pam, free, fc, sg, i, sh, ad, rl 11-12.

This pamphlet emphasizes benefits of X-Rays and weighs them against their potential for harm if misused and implies a need to protect oneself and family from unnecessary exposure to X-radiation. Helpful information, although sometimes presented prescriptively, is given.

Food and Drug Administration. We Want You to Know What We Know About Impact-Resistant Eyeglass Lenses. #1712-00164, Washington, DC: Government Printing Office, 1972, 3 pp., il., pam, 154, fc. sq. i, sh. jc, ad, rl 12-13.

This article discusses recent legislation concerning the definition of impact resistant eyeglass lenses. Also covered are the kinds of glasses regulated by this legislation. The possible prevention of accidents by use of impact resistant lenses is evident.

Food and Drug Administration. We Want You To Know What We Know About Labels On Medicine. #73-3028, Washington, DC: Government Printing



Office, 1973, 4 pp., il., pam, free, fc, sg, i, m/f, sh, ad, rl 11-12.

This pamphlet stresses the importance of careful and thorough reading of labels on medicines. It lists kinds of information that can be acquired from packaging of over-the-counter drugs and points out the need for patient/physician discussion about use of prescription drugs.

Food and Drug Administration. We Want You To Know What We Know About Prescription Drugs, We Want You To Know What We Know About Medicines Without Prescriptions, and We Want You To Know What We Know About Adverse Reactions to Medicines. #1712-00169, 1712-00170, and 1712-00154 respectively. Washington, DC: Government Printing Office, 1973, 16 pp., c, il., pam, 10¢ each, fc, sg, i, sh, jc, ad, rl 11-12.

These three related articles deal with the safe and sane use of medicines today giving warnings about the use and misuse of prescription and nonprescription drugs concerning side effects, duration of use, proper administration, and the sometimes severe adverse consequences of a combination of drugs or drugs and alcohol.

Food and Drug Administration. We Want You To Know What We Know About The Laws Enforced by FDA. (FDA) 73-1031, Rockville, MD: U.S. Department of HEW, 1973, 4 pp., c, il., pam, free from any FDA office, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This is a concise and informative approach to the laws that the FDA and its agencies have authority to enforce, which accounts for FDA's major duties. Included are brief but relevant facts about The Food, Drug and Cosmetic Act, The Fair Packaging and Labeling Act, The Radiation Control for Health and Safety Act, and The Public Health Service Act.

LaCrosse, E. Robert. Day Care for America's Children. #470, New York: Public Affairs Committee, Inc., 1971, 24 pp., il., pam, n.p., fc, sg, i, sh, jc, ad, rl 10-11.

With increasing numbers of mothers entering the work force comes the need for day care for children. This pamphlet briefly discusses the kinds of centers, their responsibilities, their costs, and their ability to meet a child's personal and emotional needs. A list of various sponsors of specific centers is presented with some stress placed on licensing, community coordination and the need for professionally educated leaders.

Pharmaceutical Manufacturers Association. The Medicines Your Doctor Prescribes. Washington, DC: Pharmaceutical Manufacturers Association, n.d., 7 pp., il., pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Listed and explained are several suggested guidelines aimed at the safe and successful use of prescription drugs. It is somewhat prescriptively written, yet imparts valuable information.

Veterans Administration. The Veterans Administration and Older Americans. Washington, DC: Veterans Administration, 1973, 7 pp., il., pam, n.p., fc, sg, i, m/f, jc, ad, rl 12-13.

This brief pamphlet introduces the Veterans Administration to those interested in nursing homes, intermediate care, outpatient care and preventive medicine, hospital-based home care, state nursing home programs and domiciliary (dorm) care. The Veterans Administration research in the field of aging and their financial assistance to older Americans are stated. Also included is a list of Veterans Administration benefits affected by recent legislation.

#### **Audio-Visual Materials**

\*Eye Gate House, Inc. How Safe Are Our Drugs? #052, Jamaica, NY: Eye Gate House, Inc., n.d., c, il., t, \$54.75/22, fc, sg, m/f, jh, sh.

The safe use of drugs is described in 22 transparencies with overlays designed to be used with FDA publications #44 and #46. Use of drugs for

ad	adult group	n.d	not dated
AV	audio visual	n.p	no price
b	book	pam	pamphiet
hw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	ρp	pages
fc	full class (25-30)	rec	record
fs	filmstrip	r/	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	sti	self teaching instrumen
ic	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C.M.C



diagnosis and for body function modification are illustrated. Those responsible for drug safety are covered. Also illustrated are the steps involved in drug testing. A guide sheet with each set correlates the transparencies with the FDA pamphlets. For fast and easy previewing, the black and white printed reproductions of the set of transparencies is available upon request.

\*Eye Gate House, Inc. The Use and Misuse of Drugs, #051 Jamaica, NY: Eye Gate House, Inc., n.d., c, il., t, \$59.75/20, fc, sg, m/f, jh, sh.

The set of transparencies, some with overlays, covers drug label information, wise use and misuse of over-the-counter and prescription drugs, central nervous system drugs concerning abuse relating to health and safety, psychological and social reasons for misuse, symptoms of abuse, and social reasons for misuse, symptoms of abuse, and society's protection from drug abuse. The use of FDA's publications along with the transparencies is suggested. A guide sheet with each set correlates the transparency set with the booklets. For fast and easy previewing, the black and white printed reproductions of the set of transparencies is available upon request.

IC Procter and Gamble. Let the Buyer Prepare. Cincinnati, OH: Procter and Gamble, 1971, 70 frame, c, fs, with rec, tm, student pam, free, student materials may be reordered in sets of 50, fc, sg, m/f, jh (with modification due to rl) sh, rl 11-12.

This kit seeks to build an understanding of buying principles through focusing on shampoos and deodorants. There is a section on consumer rights and responsibilities. Supplementary materials for student use include a pamphlet and forms for outside product investigation. A written narration for the filmstrip is included. Several product labels are included. The company has made a moderate effort to promote its product.

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

## F. RECREATION

## Student Reference Books and Paperbacks

Alth, Max. All About Bikes and Bicycling. New York: Hawthorne Books, Inc., 1972, 198 pp., il., b, \$5.95, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

The author discusses these topics: selecting the correct bicycle for a specific purpose, the beginning rider, the mechanics of the bike, safety, trouble-shooting, and maintenance. He makes bicycling sound exciting as he describes camping, touring, and hosteling. He also supplies much of the necessary information for these activities.

Consumer Guide ed. Consumer Guide Bicycles To Complete Buying Guide. New York: Popular Library, 1972, 384 pp., il., pb, \$1.50, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

Brand names and model numbers are given for bicycles considered desirable by the editors. Tandems, three-wheelers, and folding bicycles are listed by price ranges and age of intended riders. Charts of specifications are included. Interesting sections are included on these topics: the history of bicycle riding, the current bicycle boom, bicycle accessories, safe riding, care and maintenance, warranties, touring, and bicycle clubs. A glossary and reading list are included. A new edition will be published in 1974 by the New American Library.

Consumer Guide, ed. Consumer Guide Photographic Equipment Test Reports, Vol. 29. New York: Pocket Books, Inc., 1972 updated annually, 386 pp., il., pb, \$1.95, sg, i, m/f, sh, jc, ad, rl 10-11.

Introductory remarks include information on choices of places to buy and basic questions related to one's choices of what to buy. A wide variety of types of equipment is covered. Strengths, weaknesses, and new features are discussed by brand names. Prices are given. Special features for added information include: tips for better pictures, directory of manufacturers, charts of specifications, and a glossary. The information seems quite complete, Future editions, including one scheduled for 1974, will be published by the New American Library.



Federal Trade Commission. More Light on the Distributorship Problem. Washington, DC: Federal Trade Commission, 1971, 3 pp., pam, single copy free, multiple copies may be requested for teacher education.

The purpose of this publication is to alert consumers to recognize and avoid pitfalls of, and to report deceptions involved with, franchise and distributorship businesses. The nature of the problems, the nature of complaints, and the impact on the consumer are discussed. Recent graduates, the unemployed and retirees are listed as the most common victims of unscrupulous promoters. This factual information could be of value in accompanying the study of franchise businesses.

Federal Trade Commission. Risks in Raising Chinchillas. FTC Consumer Bulletin #3, Washington, DC: Government Printing Office, 1973, 8 pp., c, il., pam, 15½, single copy free from FTC, multiple copies may be requested from FTC for teacher education, rl 11-12.

The FTC believes there may be as many as 200 promoters of the chinchilla raising scheme at work bilking the public of an estimated \$50 million annually. Therefore, they believe, this income supplement fraud deserves wide exposure. Claims made by promoters are described. A set of twelve questions and answers clarifies much misinformation and could be used to refute the claims made by the unscrupulous promoters. The pamphlet concludes with five specific steps a consumer may take to avoid being victimized. Addresses and phone numbers for FTC Field Offices are listed.

Gibson, Mary Bass. The Family Circle Book of Careers at Home. New York: Popular Library, 1971, 320 pp., pb, 95¢, sg, i, f, ad, rl 8-9.

Enthusiastic descriptions of successes dot the specific steps and suggestions given for building a career at home. The steps and suggestions seem clear and complete. Notations of a few failures add a realistic touch. Twenty-six interesting success stories are included and the subjects are identified by name and city. A state by state listing of where to learn, where to display, locations of trade and industry shows, and an index conclude the book. Although the intended audience is adult women, the appeal is not limited to them.

\*Giles, F. A. Terrariums, #1086, Urbana, IL: Agri-

cultural Publications, Cooperative Extension Service, University of Illinois, 1973, 32 pp., il., pam, 50%, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This complete discussion of terrariums includes the principles involved in construction and maintenance, methods of construction, and plants and materials which may be used. Many clear illustrations and photographs are included. One section discusses possible problems and how they can be resolved. Steps are specified for preparing a woodland, desert, or tropical terrarium. The information could be useful to a person considering terrarium building as a hobby.

XYZYX Information Corporation. Derailleur 5, 10 and 15 Speed Bicycle Repair. New York: Crown Publishers Inc., 1972, 132 pp., il., pb. \$4.95, fc, sg, i, m/f, jh, sh, jc, ad, rl 7-8.

Common repair jobs are broken down into simple steps. Clear, detailed illustrations accompany all directions. These sections are included: maintenance; frame and associated components; brakes; wheels, hubs, tires and tubes; speed selector mechanisms; crank unit and chain; construction and use of maintenance rack. Helpful cautions, some humorously illustrated, are included throughout; e.g., do not overtighten bolt 5. No specific brand names are used as the directions deal with common features of 5, 10 and 15 speed derailleur bicycles. A helpful discussion of bicycle maintenance includes charts on periodic cleaning, lubrication, and tire inflation. This book could be a valuable resource for the person wishing to take care of all of his/her own maintenance and repairs.

## Student Reference Pamphlets and Periodicals

Department of Health, Education and Welfare,

	-		
ad	adult group	n.d	not dated
A.V	audio visual	np.	no price
b	book	pam	pamphlet
bw	black and white	pb	paperback
C	color	per	periodical
c tp	cassette tape	pp	pages
fc	full class (25-30)	rec	record
1s	filmstrip	ri	reading level
g	game	sg	small group
i	individual	sh	senior high
il	illustrated	Sti	self teaching instrumen
jc	junior college	t	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M C



Bureau of Product Safety. Safe Toy Tips. DHEW#73-7012, Chicago: Better Business Bureau of Chicago, 1972, 2 pp., c, il., pam, 5½, fc, sq, i, m/f, sh, jc, ad, rl 8-9.

This is an abbreviated version of the DHEW-BPS publication, *Toy Safety*, and gives suggestions on selection of toys, proper use of toys, and special tips on choosing toys for the very young child.

Department of Health, Education and Welfare, Bureau of Product Safety. Toy Safety. #1712-00165, Washington, DC: Government Printing Office, 1972, 20 pp., c, il., pam, 45½, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

The intent of the publication is to reduce the 700,000 annual toy related injuries to children by calling attention to the importance of considering safety when selecting toys. Fifteen specific types of toys or types of hazards are shown and/or discussed. BPS tests are described. Emphasis is given to teaching safe use and proper care of toys. Many of the comments are directed to parents, but could be useful to anyone concerned with the safety of children's toys.

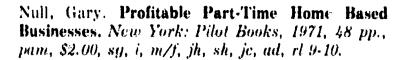
Department of Health, Education and Welfare, Children's Bureau. Safe Toys for Your Child. #1791-0159, Washington, DC: Government Printing Office, 1972, 8 pp., c, il., pam, 20½, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

Specific features to avoid in toys are listed. Tips are included on care of toys and outdoor toy equipment. Legislation and organizations concerned with toy safety are described briefly.

Johnson Wax Company, A Raft of Craft Ideas, Racine, WI: Johnson Wax Company, n.d., 14 pp., c, il., pam, free in quantities for classroom use, fc, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

Clever craft and hobby projects are described, many of which use common household items. Emphasis is given to recyclables and to adding a special touch to everyday items.

Please refer to the List of Publishers Page 78, for complete addresses of publishers and suppliers



A check list to help determine an individual's business potential is provided. Consideration is given to other important factors needed to make the venture succeed. Seventeen examples of profitable part-time home based businesses are given with enough information to explain the operation. Books and pamphlets are listed which could provide additional information on specific subjects. The ideas included could appeal to a wide range of age groups.

Null, Gary and Simonson, Richard. How To Turn Ideas Into Dollars. New York: Pilot Books, 1969, 54 pp., pam, \$2.00, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

The authors are an inventor and a marketing consultant. They give examples of ideas that did turn into dollars and give complete and factual information of the steps and processes involved. Names and addresses are included for sources of various kinds of assistance. This information may be most usable with adult groups but could be of interest to other age groups.

Pepoon, Lucile and Shultz, John A. Books for Children Under Six. #952, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, n.d., 4 pp., c, il., pam, single copy free, 5/ each in quantity, fc, sg, i, m/f, jh, sh, jc, ad, rl 7-8.

General guidelines for choosing books are given by children's age groups from under two years through five years. Features considered include the following: use of color, types of pictures, story content and characters, and physical characteristics of the book. Role stereotyping as related to children's literature is not discussed. No specific books are listed.

Shultz, John A. Selecting Books for School-Age Children. Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, n.d., 4 pp., c, il., pam, single copy free, 5% each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

General guidelines for choosing books are given by children's age groups from five years through the adolescent years. Some of the guidelines have been adapted from criteria developed by the Child



Study Association of America. Much consideration is given to the child's individual preferences and maturity. Role stereotyping as related to children's literature is not discussed. No specific books are listed.

Tr U.S. Department of the Treasury, Bureau of Customs. Know Before You Go, #4802-00031. Washington, DC: Government Printing Office, 1973, 30 pp., c, il., pam, 30½, sg, i, m/f, sh, jc, ad, rl 12-13.

The objective of the publication is to inform U.S. residents going abroad of key U.S. Customs regulations and procedures. Clear, factual information is given concerning declarations, exemptions, prohibited and restricted articles, custom pointers and rates of duty. A list o'district offices which could be contacted for further assistance on customs questions is included as is a list of sources for clarification of related questions.

## Teacher Reference Other Printed Materials

New York, The University of the State of. The Consumer and Recreation. Albany, NY: New York State Education Department, Publications Distribution Unit, 1972, 47 pp., il., curriculum guide, single copy free.

This module was prepared for use within the state of New York and especially for use with disadvantaged and/or inner city students. Consumer decisions which apply to many age and interest groups could be planned from the suggestions contained in this module. Twenty-six topics are considered, e.g.: hobbies and recreation, types of tours available, recreation in the city and balanced recreation. The topics are expanded with: 1) understandings (points to be investigated), 2) suggested activities and 3) sources.

## G. FURNISHINGS AND APPLIANCES

Student Reference Pamphlets and Periodicals

Adams. Eleanor. Microwave Ovens: Answers to Frequently Asked Questions. Chicago: Association of Home Appliance Manufacturers, 1971, 3 pp., il., pam, single copy free, 5% each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

Twelve questions and answers explain concerns of potential microwave range purchasers. Size, cost, cookbooks, cookware, safety, cooking principles, and electrical requirements are briefly discussed. This is a reprint from Forecast for Home Economics.

American Frozen Food Institute. Watch The Mark of Zero! Chicago: American Frozen Food Institute, n.d., il., pam, \$3.50 per 100 plus 25% handling charge, fc, sg. i, m/f, sh, jc, ad, rl 10-11.

The pamphlet is designed to tell the consumer how to handle frozen food in order to maintain its highest quality. The importance of storage at 0°F is stressed. The consumer is told how to check the freezer temperature, how to adapt home storage procedures to the capability of the freezer, how to shop for frozen foods and what to do when the freezer stops operating. In addition, each educator can obtain a free poster, 22x141/2 inches, with same title as the pamphlet. The poster is reprinted from the September 1973 issue of Forecast For Home Economics. The information on the back of the poster is similar to that in the pamphlet. There are additional sections on comparing costs of frozen and fresh foods and menus composed of frozen foods. The section on power ...lure has been omitted on the poster.

American Gas Association. Answers To The Most Asked Questions About Gas Dryers. Arlington, VA: American Gas Association, Inc., 1971, c, il., pam, 100 for \$2.00, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

The question and answer format is used to summarize the important concepts of using and installing a gas dryer. The pamphlet does point out

ad adult group	n d not dated
A V audio visual	n.p no price
b book	pam pamphlet
bw black and white	pb paperback
c color	per periodical
c tp cassette tape	pp pages
fc full class (25 30)	rec record
fs filmstrip	rl reading level
g game	sg small group
i individuat	sh senior high
il illustrated	sti self-teaching instrumer
jr junior college	f transparency
<i>jh</i> junior high	tm teaching manual
m/f male and female	not in LC.M.C.



that gas dryers are generally cheaper to operate than electric dryers but it does not discuss initial purchasing or maintenance costs of the two kinds of dryers.

American Gas Association. A Consumer Guide To Gas Range Selection. Arlington, VA: American Gas Association, n.d., 12 pp., c, il., pam, 25¢ (20¢ each in quantities of 50 or more), fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Although the pamphlet is written for consumers interested in purchasing gas ranges, there is a great deal of information included which is appropriate for students learning about gas ranges. Considerations before purchase, styles and sizes of ranges, color, exterior finishes, top burner (arrangements, location, types), ovens, programmed ovens, oven cleaning, broilers, features and accessories, cleanability, and installation are included. Some statements are prescriptive.

Association of Home Appliance Manufacturers. Choosing And Using Your Automatic Dishwasher. Chicago: Association of Home Appliance Manufacturers, n.d., c, il., single copy free, additional copies 10½ each, fc, sg, i, f, sh, jc, ad, rl 10-11.

Unfortunately this publication addresses itself to "homemakers" and "women" and this may offend some students. It lists the advantages, features, standards, kinds of dishwashers, how to use and care for the dishwasher, and several kitchen floor plan arrangements are illustrated. The pamphlet is particularly appropriate for consumers about to purchase dishwashers.

Association of Home Appliance Manufacturers. Consumer Recommendations on the Safe Use of Appliances. Chicago: Association of Home Appliance Manufacturers. n.d., 12 pp., c, il., pam, single copy free, 10¢ each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 10·11.

General recommendations for safe use of electricity, gas, and appliances and recommendations for specific appliances are included in this colorful pamphlet. Some of the recommendations are stated as negative commands and some are

written as prescriptions, but most students with reading levels of 10 or above will be able to read the information quickly and obtain an idea of things they should and should not do with appliances.

Association of Home Appliance Manufacturers. Microwave Ovens and Safety. Chicago: Association of Home Appliance Manufacturers, n.d., 8 pp., c, il., pam, single copy free, 7¢ each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

The various aspects of safety in microwave cooking are clearly explained. The types of energy, characteristics of microwaves, safety standards, manufacturing controls and consumer responsibilities are described.

Association of Home Appliance Manufacturers. Your Child Trusts You. Chicago: Association of Home Appliance Manufacturers, n.d., 4 pp., il., pam, free, jh, sh, jc, ad, rl 7-8.

This is a somewhat prescriptive pamphiet concerning the prevention of refrigerator or freezer entrapment. Some safety precautions to take when storing or discarding a refrigerator or freezer are discussed. Supervision of child's play and teaching children about the dangers of entrapment are stressed.

Better Light Better Sight Bureau. The Facts of Light. New York: Better Light Better Sight Bureau, n.d., c, il., pam, \$7.00 per 100, fc, sg, i, m/f, jh, sh, jc, ud, rl 8-9.

The new required light bulb labeling (on bulbs made since January 1971) is clearly explained. Analogies and comparisons help the buyer understand the various concepts and the light bulbs that are available. Additional materials on lighting may be available from local utility companies.

Better Light Better Sight Bureau. How To Make Homework Lighter! New York: Better Light Better Sight Bureau, n.d., 8 pp., c, il., pam, \$4.50 per 10 fc, sg, i, m/f, jh, sh, rl 9-10.

The requirements for a study area are defined with the emphasis on the lighting. Some of the terms used are advanced; e.g., diffusing element, refracting lens, but the terms "boys" and "girls" are used to identify the people in the illustrations. Older students may be insulted by this. The



pamphlet was written before the light bulb labeling went into effect (1971) and the teacher may want to explain that bulbs can now be purchased according to actual light output (lumens) as well as wattage tamount of electricity). Additional materials on lighting may be available from local utility companies.

Better Business Bureau. Facts You Should Know About Mattresses. Chicago: Better Business Bureau of Chicago, 1970, 16 pp., 1., pam, 15¢, fc, sg, i, m/f, sh, ad, rl 11-12.

In a simple, factual way this pamphlet suggests guidelines for selecting a mattress to meet an individual's needs. Size, firmness, and price restrictions vary but some emphasis is placed on the consideration of all contributing factors. Such points to check include advertising technique, the construction and materials, and the guarantee. Some tips on care to prolong a mattress' serviceability are also listed.

Gas Appliance Manufacturers Association. Gas Range Information. Arlington, VA: Gas Appliance Manufacturers Association, n.d., 6 pp., il., pam, free to educational institutions, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

An easy-to-use summary of gas ranges shows illustrations of five types of ranges and features which they may have. There is also a chart listing manufacturers and ranges they produce (available widths and types, colors, top burner selection, griddle, oven width and features, and broiler information), a summary of the two gas oven cleaning systems, two charts showing manufacturers of ranges utilizing each cleaning system and additional information about the ovens, and a list of manufacturers' addresses and the trade names they utilize. This information could be useful for consideration before purchasing a range.

Gas Appliance Manufacturers Association. How To Care For A New Gas Range. Arlington, VA: Gas Appliance Manufacturers Association, Inc., n.d., 4 pp., pam, free to educational institutions, fc, sg, i, m/f, jh, sh, jc, ad, rl 9-10.

Half of the pamphlet explains the two types of automatic oven cleaning systems and their care. This is important information for a consumer interested in buying a self-cleaning oven. The remainder of the space is used to list recommendar 73

tions and describe care of the range exterior, cleaning the oven by hand, and cleaning the broiler. No illustrations are included and there are some prescriptions of behavior.

\*General Services Administration. **Dishwashers.** 2201-00035, Washington, DC: Government Printing Office, 1972, 21 pp., c, il., pam, 45¢, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

This pamphlet tells the prospective dishwasher purchaser how a dishwasher works, types of dishwashers available, facts about dishwasher capacity, cleaning ability, versatility, safety and convenience features, cost, service considerations, and how to use and care for a dishwasher. Although somewhat prescriptive, the pamphlet is well organized and contains a great deal of information. Unfortunately, the authors assume that every dishwasher still has an exposed heating rod or coil, and they neglect to mention such things as handles on portable or convertible dishwashers for convenience. Other appliance pamphlets issued by General Services Administration include air conditioners, vacuum cleaners, and washers and dryers.

Home Department. Safe Home Appliances. Chicago: National Safety Council, n.d., 6 pp., il., pam, single copy free, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

General Guidelines are given for portable and major appliances both before and after purchase. The guidelines before purchase are stated as questions and are concerned with the size and shape, construction, instructions and labeling, cleanability and servicing. After purchase, the guidelines are statements, many prescriptive, and they tell about the use and care of the appliances. There are also diagrams of the UL marker and A.G.A. certification seal.

b	hook	•	no price pamphlet
bw	black and white	ρb	paperback
C	color	per	periodical
c tp	cassette tape	pp	pages
fc	full class (25-30)	rac	record
fs	filmstrip	rl	reading level
g	game	s <i>g</i>	small group
,	individual	sh	senior high
il	illustrated	sti	self teaching instrumen
JC	junior college	r	transparency
jh	junior high	tm	teaching manual
m/f	male and female	•	not in I C M C



Kapple, William H. Kitchen Planning Standards. Vol. 62, No. 65, Champaign, IL: Small Homes Council-Building Research Council, University of Illinois, 1965, 12 pp., il., pam, 25¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Although this pamphlet is nine years old, it is still used by many people for the standards it provides for designing and judging kitchen plans. The standards are for kitchens using conventional equipment. Three steps in planning a kitchen are clearly described. They are: 1) choose suitable space standards; 2) plan kitchen location and arrangement; and 3) plan for efficient operation. There is a score card on which some factors have been weighted so that the more serious faults are more visible. The points given also depend upon the total square footage of floor space in the house. Some factors evaluate the kitchen according to the total house area, e.g., a large kitchen as desirable in a large house but as an extravagant use of space in a small house. This information is important for appliances in a new or remodeled kitchen.

Ludwig, Amber C. ed. Let's Be Realistic and Fair About Appliance Servicing. Chicago: Association of Home Appliance Manufacturers, n.d., 4 pp., pam, single copy free, additional copies 5¢ each, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a reprinted article from What's New In Home Economics? The reasons for appliance servicing and its costs are very well explained and realistic. The warranty, manufacturers' responsibility, and homemakers' responsibility are thoroughly described.

Major Appliance Consumer Action Panel. MACAP

- Representing Consumers At The Highest Level
of Industry. Chicago: Major Appliance Consumer
Action Panel, 6 pp., 3½ x 6½ in., pam, single copy
free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

The brief gatefold pamphlet describes the composition and functions of the Major Appliance Consumer Action Panel. The pamphlet also recommends ways for consumers to get the best performance and satisfaction from their appliances and what to do if a problem develops. Small as it is, the pamphlet also answers these questions: 1) What is MACAP? 2) What does MACAP do? 3) How do you

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers

handle individual complaints? and 4) What information is needed when reporting appliance problems?

Maytag Company, The. How To Buy Used Laundry Appliances. Newton, IA: The Maytag Company, n.d., c, il., pam, free in reasonable quantities for classroom distribution, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

A checklist is utilized to suggest questions the customer buying a used washer or dryer needs to answer before purchasing. The first section suggests sources of used appliances and mentions only dealers, utilities and want-ads.

Microwave Energy Applications Newsletter. The ABC's of Microwave Cooking. Chicago: Association of Home Appliance Manufacturers, n.d., 25 pp., c, il., pam, 15¢, single copy free, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The principles of microwave energy and microwave cooking are thoroughly explained in depth. In addition to clarifying the concept of microwave energy, the concepts of heat production, speed, microwave power and properties, safety, browning, size grading, food geometry, shielding, microbiology, containers and packaging materials and effects on nutritive values of foods are discussed. A list of references is included. This information is necessary for a consumer considering the purchase of a microwave oven.

Money Management Institute. Your Equipment Dollar. Chicago: Household Finance Corporation, 1973, 40 pp., il., pam, 25¢ or \$3 for a set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, ad, jc, rl 11-12.

This clear, concise booklet lists some points to consider when you shop for household equipment. A valuable buying guide with simple, factual information covers major kitchen appliances, water softening equipment, water heating equipment, major laundry appliances, floor care appliances, and portable electric appliances. Some helpful tips on servicing and safety are also included.

Money Management Institute. Your Home Furnishing Dollar. Chicago: Household Finance Corporation, 1973, 40 pp., il., pam, 25% or 33 for set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, ad, rl 9-10.



This accurate and well organized booklet provides an introduction to help one determine his/her basic values, preferences, interests, and activities. A helpful discussion of the elements and principles of design and furniture arrangement is given. Also included is a clear, concise buying guide for such items as furniture, floor and wall coverings, window treatments, lighting equipment, and accessories.

Ogilvy, Virginia, and United States Department of Agriculture. Buying A New Sewing Machine. #0100-02859, Washington, DC: Government Printing Office, 1973, 11 pp., il., pam, 25½, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

Many questions, and a few prescriptions of behavior are given to help the prospective sewing machine purchaser make a wise choice. The pamphlet is divided into sections on choosing a machine, testing this machine, how the machine operates, service agreements and guarantees, and tips on buying. Illustrations add interest and aid in clarifying the concepts.

Ogilvy, Virginia, and United States Department of Agriculture. Used Sewing Machines—A Good Buy. #0100-02894, Washington, DC: Government Printing Office, 1973, 6 pp., il., pam, 25¢, fc, sg, i, m/f, jh, sh, jc, ad, rl 7-8.

This pamphlet is addressed to the parent who is going to purchase a used sewing machine but the material is appropriate for any consumer who is considering purchasing a used machine. Sources of machines, values, types and styles, past care, operating condition, reconditioning and other factors are briefly discussed. The pamphlet is concise and easy to read.

Oglesbay, Floyd, Safe Electrical Practices. Chicago: Association of Home Appliance Manufacturers, n.d., 6 pp., c, il., pam, single copy free, 10¢ each in quantity, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Basic electrical terms, electrical shock, insulation and grounding are very clearly explained. The high school or advanced student will be aided in understanding why most appliances should be grounded, how this can be done, what may happen when the human body receives an electrical shock, and what factors determine the severity of the

shock. Six illustrations help to clarify these concepts.

# Teacher Reference Books and Paperbacks

Beveridge, Elizabeth. Choosing and Using Home Equipment. Ames, IA: The Iowa State University Press, 1971 (Sixth Edition), 180 pp., b, \$5,50.

This laboratory workbook was originally planned to review and present in capsule form many of the principles which are involved in the understanding of equipment. Equipment is used in this book to refer to large and small appliances, utensils, tools, lighting, and kitchens. Other teachers may wish to modify the material in this book to fit the needs and levels of their students. Some subject matter and references are included but the teacher will find a college text on equipment to be a handy supplement to this workbook. Under each topic in the workbook there is a very brief description, statement(s) of purpose, a listing of equipment and supplies and an outline of procedure for the student to follow.

Ludwig, Amber C. Portable Appliances: Their Selection, Use And Care. Chicago: Sears, Roebuck and Company, 1971, 187 pp., c, il., \$5.00, rl of student material 10-11.

In addition to using this as a reference, teachers might like to make the first half of this book available as a student reference. Each portable appliance is colorfully illustrated and the description includes design and features, purchase, and use and care. Thirteen personal care appliances are included as well as the home portable appliances. At the beginning there are sections on consumer guidelines, adequate wiring, wattage requirements, electrical terms, salety and storage. The

ad	adult group	n d.	not dated
AV	audio visual	n p	no price
b	book	pam	pamphiet
bw	black and white	μb	paperhack
C	cotor	per	periodical
c tp	cassette tape	$p_D$	pages
fc	full class (25 30)	rec	record
1s	filmstrip	ri	reading level
g	game	\$g	small group
i	individual	sh	senior high
il	flustrated	sti	self teaching instrument
ic	junior college	t	transparency
	junior high	tm	teaching manual
mif	male and female	•	not in I.C.M.C
-			



last part of the book contains learning experiences, a list of concepts and generalizations (although it is suggested that students form their own), a listing of supplementary materials, printed originals to use in preparing transparencies for overhead projection, and questions relating to each printed original. This reference is very comprehensive, unbiased, and accurate.

Wilson, Patricia. Consumer Guide To Used and Surplus Home Appliances and Furnishings. Boston: Houghton Mifflin Company, 1973, 183 pp., il., pb, \$3.95, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This guide has been developed for the used and surplus appliance and furnishings consumer. The numerous sources are described, a chart of service life expectancy is included, the consumer is instructed in making simple tests regarding equipment, and specific information is included for a wide variety of appliances. For each appliance the author discusses the availability and cost, service life expectancy, and general buying guidelines, A surplus appliance check list is given. There are also ebapters on simple appliance repairs and maintenance; home furnishings; furniture repairs, maintenance and cleaning; and budgeting for appliances and furnishings. A reference list is provided. The educator who is interested in exploring the used and surplus appliance and furnishings area will find this a very useful reference.

# Teacher Reference Pamphlets and Periodicals

American Gas Association. Your Handbook of Gas Ranges and Dryers. Arlington, VA: American Gas Association, Inc., n.d., 22 pp., c, il., pam, 50%, 40% each in quantities of 100 or more, fc, sg, i, m/f, jh, sh, jc, ad, rl 9/10.

This handbook is written for teachers, students, and homemakers. A section near the end of the pamphlet contains suggested class activities, a glossary, related references, and names and addresses of manufacturers. The remainder of the pamphlet is divided into sections of activities before purchasing, selecting a gas range, using a gas range, selecting a gas dryer, and using a gas dryer. Formulas for computing operating costs of gas and

electric ranges and dryers are included. Many of the sections go into depth and some behaviors are prescribed.

Bostick, Mary Jane. Students Versus Appliances. Chicago: Association of Home Appliance Manufacturers, 1971, 3 pp., il., pam, single copy free, 5/cach in quantity.

This article is based on a talk Mrs. Bostick gave at the 1970 National Home Appliance Conference. The article was originally printed in the February 1971 issue of What's New in Home Economics, and it has since been reprinted by A.H.A.M. Mrs. Bostick, an associate professor at Wayne State University, suggests a unit on the selection and use of equipment that high school teachers might teach. She stresses consumer education and decision making. Topics, the order in which to them them, and teaching techniques are included.

## Teacher Reference Other Printed Materials

Association of Home Appliance Manufacturers. Air Treatment Equipment. Chicago: Association of Home Appliance Manufacturers, n.d., c, il., curriculum quide, \$15.00 for the kit.

Room air conditioners, dehumidifiers and humidifiers are the subjects of this guide. The teacher's portion contains teacher objectives, student activities, references and addresses of air treatment equipment manufacturers. Thirty five copies of "Discovering Air Treatment Equipment," a 20 pp., illustrated pamphlet containing seven presentations from the 1971 Home Appliance Conference, are included, (Pamphlets may be purchased separately for 25g each.) There are also 35 "AHAM Cooling Load Estimate Forms," These enable the advanced student to calculate the size room air conditioner he will need to cool a specific area. (Single copy free; pad of 50 forms \$1.00, if purchased separately.) "How To Choose The Room Air Conditioner Best Suited For You" is a 15 pp., booklet which explains the factors a consumer needs to know in order to choose a suitable room air conditioner, 35 copies of this booklet are included with the guide but, separately, a single copy is free and additional copies are 10y each. There is also a 75 minute cassette correlated to the seven presenta tions and two filmstrips included in the guide. The audio visual materials were not reviewed. They may be purchased separately at \$4,00 each for the

Please refer to the List of Publishers, Page 78 for complete addresses of publishers and suppliers.



filmstrips and \$2.50 for the cassette cartridge, or they may be ordered on a loan basis.

Association of Home Appliance Manufacturers. Cooking Equipment. Chicago: Association of Home Appliance Manufacturers, n.d., resource kit, c, il., \$10.00 fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Ranges and microwave ranges are the subjects of a teacher's guide, cassette, filmstrip, and three student handouts (35 copies each). There is depth in the subject matter, and the teacher's guide contains the addresses of major range and microwave manufacturers as well as a long list of references.

Association of Home Appliance Manufacturers. Home Laundry Equipment. Chicago: Association of Home Appliance Manufacturers, n.d., c, il., curriculum guide, prices stated below, fc, sg, i, m/f, sh, jc, ad.

The teacher's guide contains suggested teaching objectives and classroom activities, references, and addresses of appropriate manufacturers. (Single copy free--additional copies 10¢ each.) With the guide are single copies of the handbooks or references. These included "Designing the School Laundry Center" by Helen N. Tangen (Single copy free-additional copies, 5¢ each); "20th "1 al Home Laundry Conference Proceedings pp., six presentations (Single copy \$1.05 ...aditional copies 50¢); and "Home Laundering Terms," 31 pp., 200 definitions (Single copy free-additional copies 10¢ each). Reading level of student materials 11-12. A Home Laundry Classroom Kit is available for \$15.00. It contains the teacher's guide, "Designing the School Laundry Center," 35 copies of the 16 page handbook, a 57 minute cassette correlated to the presentations in the handbook, a kit containing 35 copies of "Home Laundering Terms," and two filmstrips on "Purchasing Considerations for Washers" and "Purchasing Considerations for Dryers."

Association of Home Manufacturers. Kitchen Clean-Up Equipment. Chicago: Association of Home Appliance Manufacturers, n.d., il., curriculum guide, \$15.00 for the kit.

The teaching guide includes suggested lesson objectives, activities, references, and addresses of appropriate manufacturers related to dishwashers, disposers, and trash compactors. In addition, 35 copies of a student booklet are included. It contains

eight presentations from the 1971 Home Appliance Conference, is 20 pp., illustrated, and has an approximate reading level of 11-12. The audio visual materials were not reviewed. They include a 68 minute cassette cartridge of the eight presentations in the student booklet and three filmstrips to accompany the presentations. If desired, the student booklets can be ordered separately for 25g each, and the audio visual materials may be ordered on a loan or purchase basis. Purchase price of the filmstrips is \$4.00 each and the cassette cartridge can be purchased for \$2.50.

Association of Home Appliance Manufacturers.

I frigeration Equipment. Chicago: Association of Home Appliance Manufacturers, n.d., c, il., curriculum guide, \$15.00 for the kit.

The teacher's guide contains suggested teaching objectives, student activities, references, and addresses of refrigeration companies. A 16 page, illustrated pamphlet, "Discovering Refrigeration Equipment" contains four presentations from the 1971 Home Appliance Conference on the new developments in refrigerators and freezers and their selection, use and care. There are 35 copies of the pamphlet in the guide and the pamphlet may be purchased separately for 25¢ a copy. There are also 35 copies of the "Your Child Trusts You" pamphlet which is reviewed in the Health Services section of this publication. The three filmstrips and a 49 min. cassette which are correlated to the four presentations in the first pamphlet were not reviewed. These audio visual materials may be ordered apart from the guide, on a loan or purchase basis. The filmstrips are \$4.00 each and the cassette cartridge is \$2.50.

ad	adult group	n d	not dated
AV	audio visual	n p	no price
b	book	pam	pamphiet
bw	black and white	ρb	paperback
c	calor	per	periodical
c tp	cassette tape	pp	pages
fc	full class (25 30)	10C	record
fs	filmstrip	el	reading level
g	game	89	small group
i	individual	sh	senior high
il	illustrated	sti	self teaching instrumen
jc	junior college	t	transparency
jh	junior high	tm	teaching manuai
mif	male and female	•	not in LC M.C



### H. INSULE NCE

# Student Reference Pamphlets and Periodicals

HS American Medical Association. Health Insurance—Which Plan For You? Chicago: American Medical Association, 1970, 10 pp., c, pam, 20%, fc, sg, i, m/f, jc, ad, rl 13-14.

This fold-out pamphlet presents types of health insurance available, varying contract provisions and considerations for selecting a health insurance plan. Following each discussion section comes a series of related questions to be answered regarding the selection of a plan.

HS Better Business Bureau. Facts About Health Insurance. #238, Washington, DC: Better Business Bureau Council, Inc., 1972, 22 pp., c, il., pam, 15½, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This pamphlet presents information to help consumers understand and select a health insurance program by explaining the different basic types of policies, what they do and do not include, the pit-falls to avoid, and factors to consider in making the selection of a health insurance plan. The pamphlet avoids the use of extensive insurance "jargon."

Bohlman, Herbert W. and Bohlman, Edna McCaull. Insuring Your Life, Income and Property. #2076, Chicago: Follett Educational Corporation, 1970, 48 pp., il., pam with tm, \$1.16 list price, 87¢ school price, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is part of Follett's Accent/Consumer Education series, which includes 6 pamphlets and a teaching manual for the series. This pamphlet begins with the history and functioning of insurance in general, then deals with several types in depth: life, annuities, social security, health, group, and property. Discussion of each type includes: cost, variations of policies available, and student exercises. The teacher's manual expands on both the information presented and suggested student exercises.

Please refer to the List of Publishers Page 78 for complete acdresses of publishers and suppliers

Bohlman, Herber: M. and Bohlman, Edna McCaull. Social Insurance. #2082. Chicago: Follett Educational Corporation, 1972, 48 pp., il., pam, tm, \$1.16 list price 87½ school price, fc, sy, i, sh, jc, ad, m/f, rl 10-11.

This is part of Follett's Accent/Consumer Education series, which includes 6 pamphlets and a teaching manual for the series. This pamphlet covers these facets of social security: who is covered, how it is financed, qualification for benefits, types of benefits available, workmen's compensation, and unemployment compensation. Student exercises immediately follow each chapter and the teacher's manual expands on both the information presented and the suggested student exercises.

Insurance Information Institute. Every Ten Minutes. New York: Insurance Information Institue – Educational Division, 1972 [updated annually], 6 pp., pam, free, one per student, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This pamphlet includes a test, statistics on accidents, and their effect on rates, basic coverages and their application, financial responsibility laws, and individual considerations in determining rates. The pamphlet could be a good supplement to the filmstrip, *Automobile Insurance*, which is listed separately in this section,

Insurance Information Institute. Insurance for the Home. New York: Insurance Information Institute – Educational Division, 1972 [updated annually], 5 pp.. il., pam, free, one per student, fc, sg, i, m/f, sh, jc, ad, rl 12·13.

This pamphlet on homeowners' policies includes a test, states property and perils covered, liability, and factors affecting cost. May be used as a supplement to the filmstrip, *Insurance for the Home* (listed separately).

\*U.S. Department of Health, Education, and HS Welfare. A Brief Explanation of Medicare, #(SSA) 72-10043. Washington, DC: Social Security Administration, 1972, 12 pp., c. pam, n.p., fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This fold out pamphlet covers benefits, limitations, eligibility, and cost of both parts of Medicare pospital insurance and medical insurance.





U.S. Department of Health, Education, and Welfare. Social Security Information for Young Families. SSI-35b, Washington, DC: Government Printing Office, 1970, 19 pp., il., pam, 15½, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

Beginning with an explanation of the basic concept of social security, this pample is expands to include kinds of work covered by social security and how protection is earned, types of benefits available, special groups or individuals who qualify, the effect of current wages on benefits received, and examples of typical payments.

U.S. Department of Labor, Labor-Management Services Administration. **Know Your Pension Plan.** Washington, DC: Government Printing Office, 1973, 34 pp., pam, 55¢, fc, sg, i, m/f, ad, rl 12-13.

This pamphlet stresses the need for one to understand his pension plan. It deals with retirement benefits concerning normal or early retirements; disability retirements; survivor's benefits; credited service; pension rights before retirement; circumstances under which benefits will not be received; paying for benefits; and rights under Federal law. Each topic has a checklist to help in understanding specific pension plans. Also included is a lengthy list of definitions aimed at clarifying pension plans.

# Teacher Reference Pamphlets and Periodicals

IC Federal Trade Commission. Mail Order Insurance.

Consumer Bulletin #1, Washington, DC: Government Printing Office, 1971, 8 pp., pam, 15¢, single copy free from FTC, multiple copies may be requested for teacher education.

This pamphlet specifies points to check to avoid being misled by mail-order insurance. It includes "veteran's" policies, accident and health, and "medicare" policies. A list of addresses for state insurance commissioners is given. Although the FTC designed this as background for the educator, it could also be useful for the individual student.

H Insurance Information Institute. A Family Guide to Property and Liability Insurance. New York: Insurance Information Institute - Educational Devision, 1971, 25 pp., il., c, pam, single copy free to teachers.

This pamphlet explains costs, provisions (with little emphasis on exception), and types of policies available for property insurance—both automobile and home, including liability. Discussion is supplemented by explanatory charts. This could be readily used in conjunction with the student pamphlets, Insurance for the Home and Every Ten Minutes, and the filmstrip Automobile Insurance. All the above are listed separately in this section.

## Teacher Reference Other Printed Materials

Changing Times Education Service, Editors of. Insurance. Washington, DC: Changing Times Education Service, 1972, 4 part resource kit, 23 to 31 pp., tm, il., master copies and t, g, rec, includes 4 student booklets each for 30 students, \$69.50, replacement booklets in sets of 4 per student \$1.50 per set, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a resource kit for teaching consumers' responsibilities in selecting insurance. It includes life insurance, health insurance and property and liability insurance. The information is presented as case studies left open ended for discussion. It appears to be unbiased, clear, concise and timely with many suggested activities and resources.

### Audio-Visual Materials

\*Insurance Information Institute. Insurance for the Home. New York: Insurance Information Institute—Educational Division, 1973, 60 frame c, fs in 3 parts, tm, 12 min. narration on c tp for automatic equipment only, rec for automatic or manual equipment \$5.00 purchase (no rental or loan), fc, sg, i, m/f, sh, jc, ad. When ordering specify whether you wish rec or c tp.

### **KEY TO ABBREVIATIONS**

ad	adult group	n d	not dated
AV	audio visual	n p	no prico
b	book	pam	pamphlet
bw	black and white	ρb	paperback
C	color	per	periodical
c tp	cassette tape	pp	pages
fc -	full class (25 30)	rec	record
fs	filmstrip	rt	reading level
g	game	sq	small group
,	individual	sh	senior high
il	illustrated	Sti	self teaching instrument
/C	junior college	t	transparency
ιh	junior high	tın	teaching manual
m/f	male and female	•	not in I C M C



79

This filmstrip is divided into 3 parts: Part 1: Property and Perils Involved; Part 2: Liability Coverages; Part 3: Factors Affecting the Cost of Home Insurance—with a break in the narration after each part for discussion. The filmstrip may be supplemented with the free student pamphlet, Insurance for the Home (listed separately). Teacher's manual included gives only script, no supplementary activities. The printed narration may be obtained in advance at no cost. The filmstrip contains color drawings and accurate information though it does favor insurance companies.

Tr \*Insurance Information Institute. Automobile Insurance. New York: Insurance Information Insti-

tute—Educational Division, 1973, 57 frame c, fs in 8 parts, tm, 3 min. c tp for automatic equipment only, rec for automatic or manual equipment, \$5.00 purchase, (no rental or loan), fc, sg, i, m/f, sh, jc, ad. When ordering specify whether you wish rec or c tp.

This filmstrip is in 3 parts: Part 1: Bodily Injury Coverages; Part 2: Property Damage Coverages; Part 3: Factors Affecting Cost—with a break in narration after each part. The filmstrip may be supplemented with free student pamphlet *Every Ten Minutes* (listed separately). Teacher's manual includes script only, no supplementary activities. The printed narration may be obtained in advance at no cost. The filmstrip consists of color drawings.



# SAVINGS AND INVESTMENTS

81

# Student Reference Pamphlets and Periodicals

American Stock Exchange. Journey Through A Stock Exchange. New York: American Stock Exchange, 1973, 23 pp., c, il., pam. 5¢ (minimum order 20), fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

Using a comic book approach, this pamphlet shows a grandfather presenting his 12-year-old grandson stock for his birthday. They tour the stock exchange to learn its history, make-up, function, meaning of a stock, and portrait of an investor. A glossary of terms is included.

Better Business Bureau. Tips on Home Study Schools. #229, Washington, DC: Better Business Bureau Council, Inc., 1972, 8 pp., il., pam, 5½, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This pamphlet explains in a clearly organized manner what home study is, what it can accomplish, the considerations to keep in mind when selecting a school, and a checklist to complete before investing in the program. This could be useful in a study of investing in one's self and one's future.

Bohlman, Herbert W. and Bohlman, Edna McCaull. Investing Your Savings. #2080, Chicago: Follett Educational Corporation, 1968, 48 pp., il., pam, tm, \$1.16 list price, 87¢ school price, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

This is part of Follett's Accent/Consumer Education series, which includes 6 booklets and a series teaching manual. After presenting reasons for saving, the pamphlet explores the precautions and advantages to consider in many types of investments: life insurance, bonds, stocks, cash, real estate, and mutual funds. It concludes with rules for effective investing. Student exercises in the booklet are expanded in the teacher's manual, Basic information is presented. Charts and illustrations, some humorous, add appeal.

Federal Reserve Bank of Boston. Checkpoints— How to Write and Use Checks. Boston: Federal Reserve Bank of Boston, n.d., 2 pp., il., pam, free, fc, sg, i, m/f, jh, sh, jc, ad, available in Spanish, rl 8-9. This pamphlet clearly presents important items to remember when writing, depositing, and endorsing checks.

Federal Reserve Bank of New York. Money: Master or Servant? New York: Federal Reserve Bank of New York, 1971, 44 pp., il., pam, free, fc, sg, i, m/f, ad, jc, sh, rl 11-12.

This pamphlet, aimed at high school students, aids in understanding the Federal Reserve System. The illustrations emphasize the written information to a great extent. The booklet covers a brief history of money, the flow of money, some basic information concerning checks, loans, and demand deposits. A thorough yet concise outline of the Federal Reserve System's organization adds to the usefulness of this booklet.

Federal Reserve Bank of New York. The Story of Checks. New York: Federal Reserve Bank of New York—Public Information Department, 1972, 19 pp., c, il., pam, single copy free, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

A comic book approach is used to tell of the history of the use of checks, functioning of the Federal Reserve System, the processing of checks today, and the proper procedures for writing and endorsing checks. A glossary is included.

Money Management Institute. Your Savings and Investment Dollar. Chicago: Household Finance Corporation, 1973, 40 pp., il., pam, 25\$\notin or \$3\$ for set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, ad, rl 11-12.

This colorful and appealing booklet discusses the

ad adult group	n.d. not dated
A V audio visual	n.p. no price
b book	pam pamphlet
bw black and white	<i>pb</i> paperback
c color	per periodical
ctp cassette tape	pp. pages
fc full class (25-30)	rec record
fs filmstrip	rl reading level
g game	sg small group
/ individual	sh senior high
il illustrated	sti self-teaching instrume
<i>jc</i> junior college	t transparency
<i>jh</i> junior high	tm teaching manual
mif male and female	not in I.C.M.C



wide variety of savings and investments from bank accounts, savings and loans, bonds, and insurance, to social security and retirement plans. The booklet stresses the need to devise a savings and investment program based on present and future needs and goals.

New York Stock Exchange. You and the Investment World. New York: New York Stock Exchange -- School and College Relations, 1971, 48 pp., il., pam, tm, free, fc, sg, i, m/f, sh, jc, ad, rl 9-10.

This pamphlet describes the buying and selling of stocks and bonds, the structure of the American corporation and the individual investor's role in economic growth, and suggestions for future investors. Individual and group learning activities are included with glossary and chapter tests. The accompanying teacher's manual includes chapter test answers, a final test with answers, extensive suggestions for supplementary materials and class activities. Also available is A Portfolio of Teaching Aids to Accompany "You and the Investment World" (also free) with detailed information in pamphlet and chart form on all aspects of the stock exchange—from how to read a ticker tape to a New York Stock Exchange fact book.

Simpson, David J. and Invest-in-America Council, Inc. Mathematics of Savings and Investment. Wayne, PA: Haverford House, 1972, 62 pp., il., pam, n.p., fc, sg, i, sh, jc, ad, rl 10-11.

This pamphlet emphasizes the importance of the individual investor in America's economy through exploration of many types of investments: mutual savings banks, savings accounts, savings and loan associations, bonds, life insurance, annuities, stocks, and mutual funds. Each section is followed by student projects and review questions. The pamphlet includes interesting as well as helpful information and concludes with a glossary.

U.S. Department of Labor. Careers for Women in the 70's. Washington, DC: Government Printing Office, 1973, 14 pp., pam, 35½, fc, sg, i, m/f, sh, jc, ad, rl 10-11.

This pamphlet explores women's opportunities in all lines of work; professional, technical, sales

and service. It reports the number now employed in these fields, percentage of employees who are women and projected needs to 1980. The information, which is presented in large print and on charts, is quite complete and could be useful in the study of investing in one's self.

# Teacher Reference Pamphlets and Periodicals

Federal Reserve Bank of Atlanta, The Federal Reserve Bank of Atlanta, 1972, 8 pp., il., pam, free.

The pamphlet offers a thorough introduction to the history and background of the Federal Reserve Bank. An outline of its structure covers the member banks, the Federal Reserve banks, the Board of Governors, the Federal Open Market Committee and the Federal Advisory Council.

Federal Reserve Bank of Richmond. The Federal Reserve Today. Richmond, VA: Federal Reserve Bank of Richmond, 1971, 23 pp., il., pam, free.

The information offered describes the Federal Reserve System's objectives, structure, and function. Other topics covered include the FRS's influence on economic activity, the monetary policy tools, and the policy-making process.

### Teacher Reference Other Printed Materials

Changing Times Education Service, Editors of. Savings and Investing. Washington, DC: Changing Times Education Service, 1973, 4 part resource kit, 23 to 31 pp., tm, il., master copies and t, g, rec, includes 4 student booklets each for 30 students, \$69.50, replacement booklets in sets of 4 per student \$1.50 per set, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a resource kit for teaching the responsibilities of consumers in selecting saving and investment options. It includes booklets on savings, making money grow, and financial progress. The information is presented as case studies for student use. Suggested activities and resources are added

Please refer to the List of Publishers, Page 78, for complete addresses of publishers and suppliers.



ways of student involvement. The information is unbiased and interestingly written.

New York, The University of the State of. Education and the Consumer. Albany, NY: New York State Education Department, Publications Distribution Unit, 1972, il., curriculum guide, single copy free.

This curriculum guide is designed around the premise that many types of education are available to consumers at all educational levels. Many types of educational programs—correspondence, junior college, etc. are explored in this curriculum guide. The guide could be helpful in a study of investing in one's self.

NOW Corporation, The. You and Your Community Bank. St. Albans, WV: The NOW Corporation, (Available through some local banks), Illinois residents may contact NOW Illinois Representative, 1973 updated annually, resource kit with tm, student pam, t, fs with audio for automatic or manual equipment, fc, sg, i, m/f, jh, sh, jc, ad, rl 8-9.

This multi-media kit covers basic banking information from the function of the bank to using credit, filling out a check, reconciling a statement, endorsing checks, and filling out deposit slips. The materials are colorful, entertaining, varied, and include many student activities.

#### Audio-Visu, | Materials

Vance, Adria: Money, Checks and Banks. #17001-17006, Checago: Universal Educational and Visual Arts, 1970, c, il., \$66.00/set of six fs with record ctp, fc, sg, m/f, jh, sh, jc, ad.

A factual, clear, and informative approach is taken toward The Nature of Money, Services of a Bank, The Checking Account, Travels of a Check, Reconciling Your Bank Balance, and The Federal Reserve System. Careful previewing could aid the teacher in preparation for the stop-and-work sections and also could help in gaining other important information from the narrator. Included is a teacher's guide stating objectives, some teaching suggestions and some discussion questions for each specific filmstrip.

ad adult group	nd no≀dated
A-V audio cibus V-A	ரும். no price
b book	pam pamphlet
bw black and white	<i>pb</i> paperback
c color	per periodical
ctp cassette tape	pp. pages
fc full class (25-30)	rec record
fs filmsstrip	rl reading level
g game	sg small group
i individual	sh senior high
#. illustrated	sti relf teaching instrumer
<i>je</i> junior college	f transparency
<i>jh</i> junior high	tm teaching menual
m/f male and female	* not in I C M C



# **TAXES**

# Student Reference Pamphlets and Periodicals

MM National Retired Teachers Association—American Association of Retired Persons. Tax Facts for Older Americans, Washington, DC: NRTA-AARP, 1973, 57 pp., il., pam, free, fc, sg, i, m/f, ad, rl 13-14.

This description of tax laws at federal and state levels is designed to aid persons planning retirement, though it would be helpful to anyone studying taxes, especially in a comparison approach. Each state's laws are treated separately, presenting basic policies regarding the retired person's liability, exemptions, etc. in income, property, sales and estate taxes. The organization makes this a convenient reference for comparison from state to state.

U.S. Department of the Treasury, Internal Revenue Service, Understanding Taxes, IRS District Office (of each state) Attention: Understanding Taxes Coordinator, updated each year, free, pain with tm, fc, sg, i, m/f, jh, sh, jc, ad, rl 12-13.

A reference for teaching income tax, this package includes objectives, references, examples, projects, a crossword puzzle, tax facts, tax forms, tax collection procedures and federal use distribution information. The material is presented in transparencies, exercises, charts, student pamphlets and a teacher's guide. The answers to tax que, tions are invaluable in helping students fill out their own or sample forms. This is a very complete set of materials and is considered by many educators the only resource needed for a very comprehensive study of taxes.

# Teacher Reference Books and Paperbacks

Liston, Robert A. Who Shall Pay? New York: Julian Messmer, 1972, 159 pp., b, \$4.79.

Ideas for tax reform are presented along with the need to balance these reforms among different groups and to raise the tremendous amounts of revenue required to provide government services.



### ORDERING MATERIALS

For the convenience of the readers, a complete listing of publishers and suppliers is included with their mailing addresses. Stating these items of information may speed the ordering process:

Title and stock number (if listed) of publication desired

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Please note the following annotation headings and the information they provide for ordering materials, especially the city and the name of the publisher.

Better Business Bureau. Buying and Servicing New or Used Cars. #258, Chicago: Better Business Bureau of Chicago, 1972, 16 pp., il., pam, 15½, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

The publisher-supplier of this pamphlet is located in Chicago and should not be confused with the Better Business Bureau Council which is located in another city. The complete address is found in the list of publishers and suppliers.

Baltimore Urban League, Consumer Services Division. This Way To A Better Home. New York: Soap and Detergent Association, 1972 revised, 86 pp., c, il., teaching manual, \$2.00, rl of student material 5-6.

The publisher-supplier of this manual is the Soap and Detergent Association of New York Orders should be sent to them. The complete address is found following the association's name in the list of publishers and suppliers.

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Film Fair Communications 10900 Ventura Boulevard Studio City, CA 91604

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Food and Drug Administration, Region V Main Post Office Building Room 1222/433 West Van Buren Street Chicago, IL 60607

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letters in parentheses are for coding annotations $\frac{1}{1} \frac{1}{2} \frac{3}{3} \frac{4}{4} \frac{3}{3}$	<ol> <li>Not included</li> <li>Above Average</li> <li>Below Average</li> <li>Excellent</li> <li>Average</li> </ol>
1.0 GENERAL INFORMATION Changing Linea Edice	ation to describerat
1.1 Author or editor (ed.) lease (CT=5)	1.2 Title Libraria Stock No -
1.3 City / Jak water Of Publisher of	1.4 Date or (n.d.) 19.72.
1.1 Author or editor (ed.) fermina (CTES) 1.3 City whenten DC Publisher Changes 1.5 Categories: Housing Edicate	and limeral
Comprehensive Food	Recreation
Individual Consumer/ X Transportation	Furnishings & Appliances
Mk-P1/Society Clothing	Insurance
Money Management Health Services,	
Consumer Credit Drugs & Cosmetic	es Taxes
1.6 Type of material: include "pp, size, if	
(A-V): time, if color (c), if black and wh	
Student Reference: Books, Paperbacks	Teacher Reference: Books, Paperbacks
Book (b)	Book (b)
Paperback (pb)	Paperback (pb)
Teaching manual included (tm)	Teacher Reference: Pamphlets,
Student Reference: Pamphlets, Periodicals	s Periodicals
Pamphlet (pam)	Pamphlet (pam)
Periodical (per)	Periodical (per)
Student Reference: Other Printed Materia	1 Teacher Reference: Other Printed
Game (g)	Material
Simulation (sim)	Bibliography
Self teaching instrument (sti)	Curriculum guide
Chart, poster	Other material
Other material	
Audio Visual Materials	
Film	/ Classette tape (c tp)
Filmstrip (fs) 2018	Reel to reel tape (r tp)
Slides (s)	Record (rec)
Transparency (t)	Other material teaching maintal
1.7 Cost: free, (free), no price (n.p.), list	t price (list), net price (net),
school price (sp) Purchase   I Consumable materials can be: reordered	Rent Student Copies
Consumable materials can be: reordered Other costs  1.8 Other language	reproduced cost
Other costs Tota.	1439 00 rec. 43.50 Ctp
1.8 Other language	· · · · · · · · · · · · · · · · · · ·
2.0 SUGGESTED LEARNERS (for student references)	
2.1 Materials could be used effectively by:	,
✓full class, 25-30 (fc) ✓small grou	ups (sg) individual (i)
2.2 Sex: male (m) female (f) both	(m/f)
2.3 Grade level: junior high (jh) senio	or high (sh) junior college (jc)
	other adult groups (ad)
2.4 Especially suited to any specific individ	duals, e.g., gifted, special interests,
ethnic, low income, etc.	
ethnic, low income, etc. 2.5 Redding level (r1)	(see paper on determining rl)
3.0 OBJECTIVES 3.1 Objectives are stated (	
3.2 Objectives are stated	
	t to material to be presented.  I from these domains of learning and
	(see page of explanation)
	circle level 1 2 3 4 5 6
Psychomotor	circle level 1 2 3 4 5
Affortivo	circle level 1 2 3 4 5
3 5 OR HUTTIVES ADDITIONAL	T TO THE CONSUMER AND HOMEMAKING
1 2 3 4 5 STUDENT 93	E TO THE COMPONIES WAS INVESTIGATION

4.0 CONTENT:		p
* 1 2 3 4 3 4.1  * 1 2 3 4 3 4.1  1 3 4.3  1 1.3  1 1.5  1 1.5	Subject matter clear and well-organized  brief, giving mostly overviews and summaries  adequate, giving basic information with sufficient presents great depth explanation  Concepts are important and relevant  Timely, using current information  Vocabulary appeals to the student  Accurate, unbiased information, citing sources  Does not judge or prescribe behavior  INFORMATION IS SUFFICIENT FOR CONSUMER DECISIONS RELATED  TO THE OBJECTIVES OF THE MATERIAL	
3.3 3.3 3.6 3.7 3.8	dents needed for use of material filesting projector taped Directions to teacher adequate prayers receipfuger Directions to student adequate Can be used by students without teacher supervision Suggestions are given for active student participation Supplementary activities expand knowledge and creativity Suggestions are made to make time requirement flexible Suggested techniques add interest to the learning process TIME IS JUSTIFIED IN RELATION TO THE LEARNING	•
None  None Pre-evaluati During or im After many e  None None Based on obj	mediately after learning experiences  xperiences dent self-evaluation:  ectives of teacher or other sources dent's objectives	
1 2 3 4 3	psychomotor) Directly related to objectives (affective, cognitive, Tests student's ability to apply knowledge to new and different situations EVALUATED IMPORTANT CONCEPTS FOR CONSUMER INFORMATION	
7.2 7.3 7.4 7.5 7.6 7.7 7.8 7.9 7.10	Visually appealing (For printed mats) Print is easy to read (For A-V materials) Sound is clear and pleasing to listened Material is durable Material is easy to store and identify Parts are not likely to malfunction or get lost Timely, uses current illustrations, photography Reference information thorough (appendices, glossary, etc.) Reference information easy to use  The cost is justified in relation to its use, alternatives etc. (See Sec. 1 on cost)	)
8.0 COMMENTS: backing Jelinstry Louise C.0 WEAKNESSES:	manual and discussion suggestions are good on a chacussion of stry are timely and practical is good and various well clone-	

### DETERMINING READING LEVELS FOR STUDENT REFERENCES

Reading levels were determined for student materials by a method explained in *The Illinois Teacher*, Volume XV, Number 2, page 56. The method was adapted by Professor William R. Powell, who served as Reading Consultant for the Workshop in Consumer Education held during the 1971 Summer Session at the University of Illinois, from McLaughlin.

"Take ten sentences near the beginning of the selection, ten near the middle and ten near the end.

Count all words of three or more syllables in these 30 sentences. If a word occurs more than once, count it more than once.

Take the nearest square root of this result and add 11/2.

Example: Words of 3 or more syllables in 1st ten sentences  $\begin{array}{c} 8 \\ 2 \text{nd ten sentences} \\ 3 \text{rd ten sentences} \\ \hline 19 \end{array}$ 

Nearest square to 19 is 16, square root of 16 is 4. Add  $1\frac{1}{2}$  to 4.

Approximate reading level of selection is 51/2.\*

Of course, a given selection may be uneven in reading level, varying several grades, or it may gradually increase one or two grade levels from beginning to end. In such cases, it may be well to check several more samples from different places in the selection."

\*For our purposes, if a selection came out to a half grade, we used a grade range as the level; e.g., 5-6 would be the grade range for the example above, which was calculated to be  $5\frac{1}{2}$ .

These suggestions, gleaned from various sources, were used for consistency and may be helpful in determining the basis for words and syllables when computing reading levels.

- 1. An abbreviation such as FTC (Federal Trade Commission) counts as 1 word, 1 syllable.
- 2. A hyphenated word is counted as one word. If in doubt, consult a dictionary, Soft-soap is 1 word, 2 syllables; soft-spoken is 1 word, 3 syllables.
- 3. Numbers are counted as words, e.g., in "January 3, 1950," 3 is counted as 1 word, 1 syllable; 1950 is counted as 1 word (nineteen-fifty), 4 syllables.
- 4. Compound words such as place names or person's names are counted as one word, e.g., New York, 1 word, 2 syllables; United States, 1 word, 4 syllables; van Loon, 1 word, 2 syllables.



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